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# HOME MORTGAGE DISCLOSURE ACT

JUNE 30, 2010

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COMMERCE BANK

JEFFERSON BANK

FIRST BANK

FIRST COMMUNITY NATIONAL BANK

LINDELL BANK

PNC (FORMERLY NATIONAL CITY BANK)

PULASKI BANK

ROYAL BANK

SOUTHWEST BANK

UMB

US BANK

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# INTRODUCTION

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THIS DOCUMENT WAS PREPARED BY THE ST. LOUIS PLANNING AND URBAN DESIGN AGENCY IN ACCORDANCE WITH SECTION 8 OF MUNICIPAL ORDINANCE 57332, AMENDED BY MUNICIPAL ORDINANCE 57500. THIS ANNUAL REPORT CONTAINS INFORMATION ABOUT THE RESIDENTIAL LENDING ACTIVITIES OF THE BANKS THAT HAVE APPLIED TO BE CITY OF ST. LOUIS DEPOSITORS. ALL INFORMATION PROVIDED IN THIS REPORTS COMES FROM THESE BANKS AND THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL (FFIEC), WHICH MONITORS INSTITUTION COMPLIANCE WITH THE FEDERAL HOME MORTGAGE DISCLOSURE ACT AND THE COMMUNITY REVITALIZATION ACT. THIS INFORMATION HAS BEEN ANALYZED AND PRESENTED TO PROMOTE READABILITY AND COMPARISON.

THE INTENT OF THE ORDINANCE IS TO ENCOURAGE ST. LOUIS LENDING INSTITUTIONS TO CONTINUE THEIR FINANCIAL COMMITMENT TO THE REVITALIZATION OF THE CITY AND ITS NEIGHBORHOODS THROUGH MORTGAGE AND HOME IMPROVEMENT LOANS TO CREDIT-WORTHY INDIVIDUALS. THE APPROACH USED BY THE CITY OF ST. LOUIS IS TO PLACE ITS FUNDS IN THOSE INSTITUTIONS THAT SHOW SUCH COMMITMENTS.

THE ORDINANCE REQUIRES THE POTENTIAL DEPOSITORY TO SUBMIT THE FOLLOWING INFORMATION EACH YEAR AT THE REQUEST OF THE TREASURER’S OFFICE:

- 1. COPIES OF REPORTS FROM THE MOST RECENT REPORTING PERIOD COMPILED BY THE INSTITUTION UNDER THE REQUIREMENTS OF THE HOME MORTGAGE DISCLOSURE ACT OF 1975 (HMDA).
- 2. CERTIFICATION BY A RESPONSIBLE OFFICER THAT THE INSTITUTION HAS ADOPTED AND PUBLICLY POSTED THE PLEDGE OF FAIR LENDING PRACTICES FOUND IN SECTION 6 OF MUNICIPAL ORDINANCE 57332.

IN ADDITION TO THOSE TERMS REQUIRED BY THE ORDINANCE, THE CITY TREASURER REQUESTS THAT ADDITIONAL MATERIALS BE SUBMITTED TO ENABLE A MORE THOROUGH ANALYSIS OF THE LENDING INSTITUTION’S ACTIVITIES. THESE MATERIALS MAY INCLUDE ITEMS SUCH AS NEWSPAPER ADVERTISEMENTS, COPIES OF OFFICE DIRECTIVES DEALING WITH FAIR LENDING POLICIES, AND RECENT COMMUNITY REINVESTMENT STATEMENTS.

THE FEDERAL HOME MORTGAGE DISCLOSURE ACT OF 1975 (HAMADA)

THE INTENT OF THIS LAW IS TO MAKE LOAN DATA AVAILABLE TO THE PUBLIC, THEREBY ALLOWING FOR DETERMINATION OF WHETHER OR NOT DEPOSITORY INSTITUTIONS ARE FULFILLING THEIR OBLIGATIONS TO SERVE THE HOUSING NEEDS OF THEIR COMMUNITIES. SIMILARLY, THIS DATA CAN BE REVIEWED BY PUBLIC OFFICIALS, ALLOWING THEM TO INVEST PUBLIC SECTOR FUNDS IN INSTITUTIONS THAT ARE MAKING THE MOST EFFORT TO ENCOURAGE PRIVATE INVESTMENT IN NEIGHBORHOODS.

THE DISCLOSURE STATEMENTS WHICH THE POTENTIAL DEPOSITORY INSTITUTIONS ARE REQUIRED TO SUBMIT UNDER THE HMDA HAVE BEEN A USEFUL TOOL IN DETERMINING WHICH INSTITUTIONS ARE THE MOST INVOLVED IN ISSUING LOANS THROUGHOUT THE CITY’S RESIDENTIAL AREAS. ACCORDING TO THE HMDA RULES, EACH YEAR DEPOSITORY INSTITUTIONS ARE REQUIRED TO COMPILE INFORMATION CONCERNING THEIR RESIDENTIAL MORTGAGE LOAN PERFORMANCE BY GEOGRAPHIC AREA.

# REPORT DESCRIPTION AND SUMMARY

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## DESCRIPTION

BANK ANALYSES WERE BASED ON RAW INFORMATION RECEIVED FROM EACH INSTITUTION AND DATA OBTAINED FROM THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL (FFEIC) WEBSITE. THIS REPORT WAS PRODUCED BY THE RESEARCH DEPARTMENT OF THE PLANNING & URBAN DESIGN AGENCY (PDA), CITY OF ST. LOUIS. PDA SUPPORTS THE PLANNING COMMISSION IN PLANNING THE FUTURE OF THE CITY OF ST. LOUIS. CONSIDERABLE STAFF RESOURCES WERE INVOLVED IN THE WRITING, DATA ANALYSIS, AND MAPPING CONTAINED IN THIS REPORT. THIS REPORT IS ON FILE AT PDA AND CAN BE OBTAINED BY CALLING THE RESEARCH DIVISION AT 314-622-3400.

LENDING SUMMARY:	SUMMARIZES THE FIVE – YEAR LENDING PATTERNS FOR EACH APPLICANT BANK. THE SUMMARY DEPICTS THE NUMBER AND DOLLAR AMOUNT OF EACH APPLICANT LOANS WITHIN BOTH THE CITY AND THE METROPOLITAN STATISTICAL AREA (MSA). FROM THIS DATA, PERCENTAGES FOR EACH YEAR ARE CALCULATED REGARDING THE PROPORTION OF CITY LOAN ACTIVITY TO MSA LOAN ACTIVITY FOR EACH BANK. IN SOME INSTANCES, DATA WAS NOT AVAILABLE BECAUSE A BANK DID NOT APPLY FOR CITY DEPOSITOR STATUS IN A GIVEN YEAR AND HISTORICAL DATA WAS NOT AVAILABLE
HISTORICAL PATTERNS:	PROVIDES A HISTORICAL OVERVIEW OF AN APPLICANT IS LENDING ACTIVITY BASED UPON AVAILABLE DATA. THE OVERVIEW COVERS THE YEARS 1989 TO 2009
MAPS:	VISUALLY DISPLAY WHERE LOANS WERE MADE WITHIN THE CITY. EACH CENSUS TRACT IS COLOR-CODED TO SHOW THE NUMBER OF LOANS AND THEIR DOLLAR AMOUNT. A SEPARATE MAP ILLUSTRATES THE INCOME LEVEL OF A CENSUS TRACT (LOW, MODERATE, MIDDLE, UPPER OR UNAVAILABLE).
DISTRIBUTION OF LOANS:	PROVIDES A GEOGRAPHIC BREAKDOWN BY LOAN TYPE OF EACH APPLICANT’S RESIDENTIAL LOANS. THIS INCLUDES A CENSUS TRACT SUMMARY OF EACH TYPE FOR LOAN ORIGINATED.
APPLICATION & DENIAL:	THIS REPORT INCLUDED THE NUMBER OF APPLICATIONS AND DENIALS BY BANK, COUNTY, MSA & TRACTS FOR THE CITY OF ST. LOUIS



# SUMMARY

## OVERVIEW

THIS REPORT SUMMARIZES THE LENDING PATTERNS OF ELEVEN LOCAL BANKS THAT APPLIED TO BE DEPOSITORS OF CITY FUNDS. THE SUMMARY INCLUDES ONLY LOAN ORIGINATIONS. THERE ARE THREE TYPES:

- HOME PURCHASES
- HOME IMPROVEMENTS
- REFINANCING

THE SUMMARIES BELOW ILLUSTRATE THE GENERALLY ACTIVITY OF THE BANKS IN THE CITY'S & METRO AREA MARKET (FOR A FULL RANKING OF BANK ACTIVITY PLEASE REFER TO APPENDIX B PAGE 61). THE TABLES DISPLAYED THROUGHOUT THIS REPORT ILLUSTRATE SELECT COUNTIES IN THE ST. LOUIS METROPOLITAN. THERE ARE ALSO TABLES COMPARING THE CITY OF ST. LOUIS TO THE ENTIRE ST. LOUIS METROPOLITAN AREA. THE ST. LOUIS METRO AREA IS COMPROMISED OF THE FOLLOWING COUNTIES:

- ST. LOUIS CITY
- ST. LOUIS COUNTY
- ST. CHARLES COUNTY
- FRANKLIN COUNTY
- JEFFERSON COUNTY

ALL CHARTS, MAPS AND DATA IN THIS REPORT REFER TO THE YEAR 2009, UNLESS OTHERWISE NOTED.

## NUMBER & AMOUNT OF CITY LOANS

THE ELEVEN BANKS MADE A TOTAL OF 3,004 LOANS IN THE CITY TOTALING \$449,139,000. THIS REPRESENTS A 9.6% INCREASE IN THE NUMBER OF LOANS AND AN 18.7% INCREASE IN THE AMOUNT AS COMPARED TO 2008

- HOME PURCHASES: 1,176 LOANS TOTALING \$180,469,000. THIS REPRESENTS A 2.2% INCREASE IN THE NUMBER OF LOANS AND A 0.6% DECREASE IN THE AMOUNT AS COMPARED TO 2008
- HOME IMPROVEMENTS: 87 LOANS TOTALING \$5,088,000. THIS REPRESENTS A 17.9% DECREASE IN THE NUMBER OF LOANS AND A 46.2% DECREASE IN THE AMOUNT AS COMPARED TO 2008
- REFINANCING: 1,741 LOANS TOTALING \$263,582,000. THIS REPRESENTS A 72.9% INCREASE IN THE NUMBER OF LOANS AND A 40.7% INCREASE IN THE AMOUNT AS COMPARED TO 2008

## BANK RANKINGS FOR THE CITY OF ST. LOUIS

- PULASKI BANK ISSUED THE HIGHEST NUMBER OF LOANS AND HIGHEST DOLLAR AMOUNT, 945 TOTALING \$137,689,000
- US BANK ISSUED THE SECOND HIGHEST NUMBER OF LOANS AND SECOND HIGHEST DOLLAR AMOUNT, 816 TOTALING \$134,623,000
- BANK OF AMERICA ISSUED THE THIRD HIGHEST NUMBER OF LOANS AND THIRD HIGHEST DOLLAR AMOUNT, 729 TOTALING \$104,074,000
- PNC ISSUED THE FOURTH HIGHEST NUMBER OF LOANS AND FOURTH HIGHEST DOLLAR AMOUNT, 125 TOTALING \$18,317,00
- REGIONS BANK ISSUED THE FIFTH HIGHEST NUMBER OF LOANS, 110; AND THE SIXTH HIGHEST DOLLAR AMOUNT, \$18,228,000
- COMMERCE BANK ISSUED THE SIXTH HIGHEST NUMBER OF LOANS, 84; AND THE SEVENTH HIGHEST DOLLAR AMOUNT, \$7,855,000
- FIRST BANK ISSUED THE SEVENTH HIGHEST NUMBER OF LOANS, 67; AND THE FIFTH HIGHEST DOLLAR AMOUNT, \$18,288,00

THESE TOTALS ARE BASED ON THE CITY AS A PERCENT OF THE MSA

- LINDELL BANK ISSUED THE HIGHEST PERCENT IN NUMBER (33.0%) & WAS FIRST IN TOTAL LOAN AMOUNT (34.1%)\*

- ROYAL BANK ISSUED THE SECOND HIGHEST PERCENT IN NUMBER (29.1%) & SECOND IN TOTAL LOAN AMOUNT (36.4%)
- JEFFERSON BANK ISSUED THE THIRD HIGHEST PERCENT IN NUMBER (23.7%) & FIFTH IN TOTAL LOAN AMOUNT (12.5%)
- PNC BANK ISSUED THE FOURTH HIGHEST PERCENT IN NUMBER (11.6%) AND THE SEVENTH HIGHEST IN TOTAL LOAN AMOUNT (9.5%)

## BANK RANKINGS FOR RATIO OF APPLICATIONS TO LOANS GENERATED (ST. LOUIS CITY)

- LINDELL BANK HAD THE HIGHEST RATIO OF APPLICATIONS TO LOANS GENERATED, 88.6%
- PULASKI BANK HAD THE SECOND HIGHEST RATIO OF APPLICATIONS TO LOANS GENERATED, 84.2%
- FIRST BANK HAD THE THIRD HIGHEST RATIO OF APPLICATIONS TO LOANS GENERATED, 72.0%
- JEFFERSON BANK HAD THE FOURTH HIGHEST RATIO OF APPLICATIONS TO LOANS GENERATED, 60.0%
- REGIONS BANK HAD THE FIFTH HIGHEST RATIO OF APPLICATIONS TO LOANS GENERATED, 59.1%
- PNC HAD THE SIXTH HIGHEST RATIO OF APPLICATIONS TO LOANS GENERATED, 56.1%
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## SUMMARY

- OVERALL LENDING PATTERNS SHOWED AN IMPROVEMENT IN 2009 AS COMPARED TO 2008
- REFINANCES REPRESENTED THE LARGEST INCREASE IN BOTH AMOUNT AND NUMBER OF LOANS GENERATED. OVER 58% OF THE LOANS ISSUED IN ST. LOUIS CITY WERE REFINANCES

CITY OF ST. LOUIS – INCOME DISTRIBUTION

ST. LOUIS TRACT INFORMATION									
TRACT	INCOME LEVEL	DISTRESSED	TRACT MEDIAN FAMILY INCOME %	2009 MEDIAN FAMILY INCOME	2000 MEDIAN FAMILY INCOME	2000 TRACT POPULATION	MINORITY %	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
1011	MIDDLE	No	100.72	\$68,389	\$53,819	2684	7.86	1074	1221
1012	MIDDLE	No	101.89	\$69,183	\$54,444	3102	5.87	1212	1388
1013	MIDDLE	No	94.66	\$64,274	\$50,583	4415	6.8	1367	2070
1014	MODERATE	No	71.35	\$48,447	\$38,125	2936	26.81	765	1304
1015	Low	No	47.91	\$32,531	\$25,599	3446	22	642	1483
1018	Low	No	45.43	\$30,847	\$24,274	3200	22.63	641	1516
1021	MODERATE	No	78.1	\$53,030	\$41,733	2875	6.78	670	1446
1022	MIDDLE	No	107.55	\$73,026	\$57,472	6569	4.61	2401	3059
1023	MODERATE	No	74.2	\$50,382	\$39,647	1831	6.77	781	924
1024	MODERATE	No	76.28	\$51,794	\$40,762	2584	11.22	719	1096
1025	MIDDLE	No	96.3	\$65,388	\$51,458	2172	8.33	673	1019
1031	MIDDLE	No	114.79	\$77,942	\$61,339	3331	7.78	922	1482
1034	MODERATE	No	78.76	\$53,478	\$42,083	2185	4.9	677	929
1036	MIDDLE	No	85.27	\$57,898	\$45,563	1557	10.85	526	622
1037	MODERATE	No	76.68	\$52,066	\$40,975	2761	9.27	873	1332
1038	MIDDLE	No	108.7	\$73,807	\$58,083	4039	4.33	1456	1862
1039	MIDDLE	No	98.92	\$67,167	\$52,857	1077	14.39	348	502
1041	MODERATE	No	74.2	\$50,382	\$39,651	2850	17.89	884	1393
1042	MIDDLE	No	91.7	\$62,264	\$49,000	3726	12.35	990	1621
1045	MODERATE	No	75.48	\$51,251	\$40,333	1927	20.39	478	898
1051.98	MIDDLE	No	118.02	\$80,136	\$63,063	3526	32.13	721	842
1052	MODERATE	No	75.98	\$51,590	\$40,602	2840	69.65	480	606
1053	Low	No	42.89	\$29,122	\$22,917	2366	97.93	273	498
1054	Low	No	40.47	\$27,479	\$21,625	2269	98.33	163	871
1055	MODERATE	No	52.33	\$35,532	\$27,961	3074	98.73	600	1038
1061	Low	No	39.89	\$27,085	\$21,316	2897	99.24	506	1305
1062	Low	No	29.65	\$20,132	\$15,841	2527	99.33	335	950
1063	Low	No	39.01	\$26,488	\$20,847	2987	99.23	514	1289
1064	MODERATE	No	53.8	\$36,530	\$28,750	3088	98.87	629	1591
1065	MODERATE	No	52.92	\$35,933	\$28,280	3477	98.85	691	1554
1066	Low	No	43.77	\$29,720	\$23,386	2566	99.69	375	1107
1067	MODERATE	No	60.82	\$41,297	\$32,500	4322	99.63	906	1918
1071	MODERATE	No	60.82	\$41,297	\$32,500	1361	76.12	322	411
1072	MODERATE	No	50.02	\$33,964	\$26,726	1720	99.01	318	646

TRACT	INCOME LEVEL	DISTRESSED	TRACT MEDIAN FAMILY INCOME %	2009 MEDIAN FAMILY INCOME	2000 MEDIAN FAMILY INCOME	2000 TRACT POPULATION	MINORITY %	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
1073	MODERATE	No	69.73	\$47,347	\$37,262	6086	99	1564	2262
1074	Low	No	49.91	\$33,889	\$26,667	3625	98.37	771	1383
1075	Low	No	45.24	\$30,718	\$24,174	3624	98.81	829	1479
1076	MODERATE	No	56.05	\$38,058	\$29,948	2182	99.04	517	968
1077	MODERATE	No	61.88	\$42,017	\$33,065	4365	99.36	1104	2051
1081	MODERATE	No	61.58	\$41,813	\$32,905	3800	91.39	1003	1429
1082	MIDDLE	No	85.07	\$57,763	\$45,458	2996	93.32	697	1020
1083	MODERATE	No	57.8	\$39,246	\$30,888	2651	90.8	664	995
1084	Low	No	46.53	\$31,594	\$24,861	1053	72.55	191	364
1085	MODERATE	No	53.07	\$36,035	\$28,359	1677	84.85	131	278
1096	MODERATE	No	56.21	\$38,167	\$30,037	4139	96.5	803	1756
1097	Low	No	31.97	\$21,708	\$17,083	4016	95.52	576	1780
1101	MODERATE	No	58.41	\$39,660	\$31,211	3737	99.57	835	1738
1102	Low	No	46.82	\$31,791	\$25,018	3406	99.59	663	1533
1103	Low	No	46.53	\$31,594	\$24,861	3130	99.46	613	1632
1104	Low	No	49.21	\$33,414	\$26,296	3136	98.69	586	1462
1105	Low	No	35.87	\$24,356	\$19,167	2091	99.09	335	970
1111	Low	No	41.41	\$28,117	\$22,125	1957	98.36	331	815
1112	Low	No	43	\$29,197	\$22,978	1918	99.53	321	1024
1113	Low	No	48.91	\$33,210	\$26,136	2242	99.64	346	927
1114	Low	No	34.64	\$23,521	\$18,508	2021	98.32	377	1102
1115	Low	No	38.48	\$26,128	\$20,560	1424	99.09	207	621
1121	MIDDLE	No	111.79	\$75,905	\$59,737	4360	39.13	706	707
1122	MODERATE	No	56.19	\$38,153	\$30,023	2203	96.55	331	734
1123	Low	No	36.8	\$24,987	\$19,662	2741	99.34	418	1197
1124	UPPER	No	143.65	\$97,538	\$76,759	3695	34.88	572	613
1131	MIDDLE	No	85.34	\$57,946	\$45,604	3428	19.81	781	1284
1134	MODERATE	No	75.08	\$50,979	\$40,117	1008	33.63	239	504
1135	MIDDLE	No	80.06	\$54,361	\$42,781	2558	4.34	861	1385
1141	MIDDLE	No	102.74	\$69,760	\$54,899	9154	11.98	2304	4339
1142	MIDDLE	No	83.55	\$56,730	\$44,646	5052	10.53	1615	2590
1143	MIDDLE	No	102.85	\$69,835	\$54,960	6154	7.44	1960	2718
1151	MODERATE	No	67.12	\$45,574	\$35,865	4388	18.44	1064	1569
1152	MODERATE	No	52.34	\$35,539	\$27,969	3561	35.52	566	1063

ST. LOUIS TRACT INFORMATION																			
TRACT	INCOME LEVEL	DISTRESSED	TRACT MEDIAN FAMILY INCOME %	2009 MEDIAN FAMILY INCOME	2000 MEDIAN FAMILY INCOME	2000 TRACT POPULATION	MINORITY %	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS	TRACT	INCOME LEVEL	DISTRESSED	TRACT MEDIAN FAMILY INCOME %	2009 MEDIAN FAMILY INCOME	2000 MEDIAN FAMILY INCOME	2000 TRACT POPULATION	MINORITY %	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
1152	Moderate	No	52.34	\$35,539	\$27,969	3561	35.52	566	1063	1213	Low	No	30.82	\$20,927	\$16,467	1050	98.57	28	270
1153	Moderate	No	59.91	\$40,679	\$32,014	5773	41.92	1370	2360	1214	Unknown	No	0	\$0	\$0	122	70.49	6	34
1154	Moderate	No	65.45	\$44,441	\$34,972	3127	20.98	863	1286	1221	Moderate	No	63.47	\$43,096	\$33,917	1625	75.69	284	561
1155	Low	No	48.45	\$32,898	\$25,888	5969	43.83	1118	2762	1222	Unknown	No	0	\$0	\$0	7	42.86	0	0
1156	Moderate	No	51.83	\$35,193	\$27,694	5587	37.71	758	1946	1224	Low	No	25.46	\$17,287	\$13,603	2416	83.53	211	441
1157	Moderate	No	53.57	\$36,374	\$28,627	3851	50.9	583	1780	1231	Moderate	No	54.84	\$37,236	\$29,306	3898	75.45	575	1719
1161	Moderate	No	66.22	\$44,963	\$35,385	3456	43.55	800	1623	1232	Moderate	No	54.79	\$37,202	\$29,279	2048	48.49	348	991
1162	Moderate	No	57.63	\$39,131	\$30,792	5165	49.68	1085	2380	1233	Moderate	No	61.09	\$41,480	\$32,644	3057	47.46	471	1579
1163	Moderate	No	61.95	\$42,064	\$33,103	6295	45.67	1013	2827	1234	Moderate	No	78.76	\$53,478	\$42,083	2950	31.8	470	1518
1164	Low	No	49.63	\$33,699	\$26,518	5255	71.51	693	2274	1235	Unknown	No	0	\$0	\$0	0	0	0	0
1165	Moderate	No	55.13	\$37,433	\$29,460	4687	63.47	692	2047	1241	Low	No	44.45	\$30,182	\$23,750	5264	68.86	645	2460
1171	Middle	No	95.33	\$64,729	\$50,938	1777	45.19	169	1027	1242	Low	No	39.69	\$26,950	\$21,207	4134	72.09	459	1808
1172	Moderate	No	53.63	\$36,415	\$28,655	6795	72.47	914	2642	1243	Moderate	No	55.58	\$37,739	\$29,697	3627	46.59	646	1890
1173	Moderate	No	58.24	\$39,545	\$31,122	3177	71.99	477	961	1246	Low	No	38.43	\$26,094	\$20,536	1913	55.93	288	875
1174	Moderate	No	76.6	\$52,011	\$40,929	5061	52.28	842	1819	1255	Low	No	45.36	\$30,799	\$24,238	2125	56.28	47	32
1181	Low	No	41.26	\$28,016	\$22,045	2010	82.34	199	871	1256	Moderate	No	70.18	\$47,652	\$37,500	1260	56.59	13	55
1184	Moderate	No	65.86	\$44,719	\$35,192	1507	41.14	8	160	1257	Low	No	23.17	\$15,732	\$12,381	2947	97.18	51	495
1185	Moderate	No	55.91	\$37,963	\$29,875	1006	84.99	204	342	1266	Low	No	31.62	\$21,470	\$16,896	2944	73.61	218	1131
1186	Moderate	No	57.79	\$39,239	\$30,880	2960	72.33	349	1140	1267	Low	No	34.87	\$23,677	\$18,634	1997	72.56	265	982
1191	Middle	No	112.97	\$76,707	\$60,368	6479	43.83	926	764	2009 HUD Est. MSA/MD non-MSA/MD Median Family Income: \$67,900									
1192	Middle	No	86.55	\$58,767	\$46,250	1621	78.72	320	508	Source: FFEIC									
1193	Low	No	33.66	\$22,855	\$17,986	3620	44.45	69	215										
1201	Low	No	36.35	\$24,682	\$19,423	865	98.73	127	431										
1202	Moderate	No	54	\$36,666	\$28,854	1419	86.19	165	493										
1203	Low	No	42.63	\$28,946	\$22,778	1680	96.01	246	712										
1211	Low	No	39.56	\$26,861	\$21,140	1392	87	6	197										
1212	Low	No	17.1	\$11,611	\$9,136	2406	99.09	83	516										

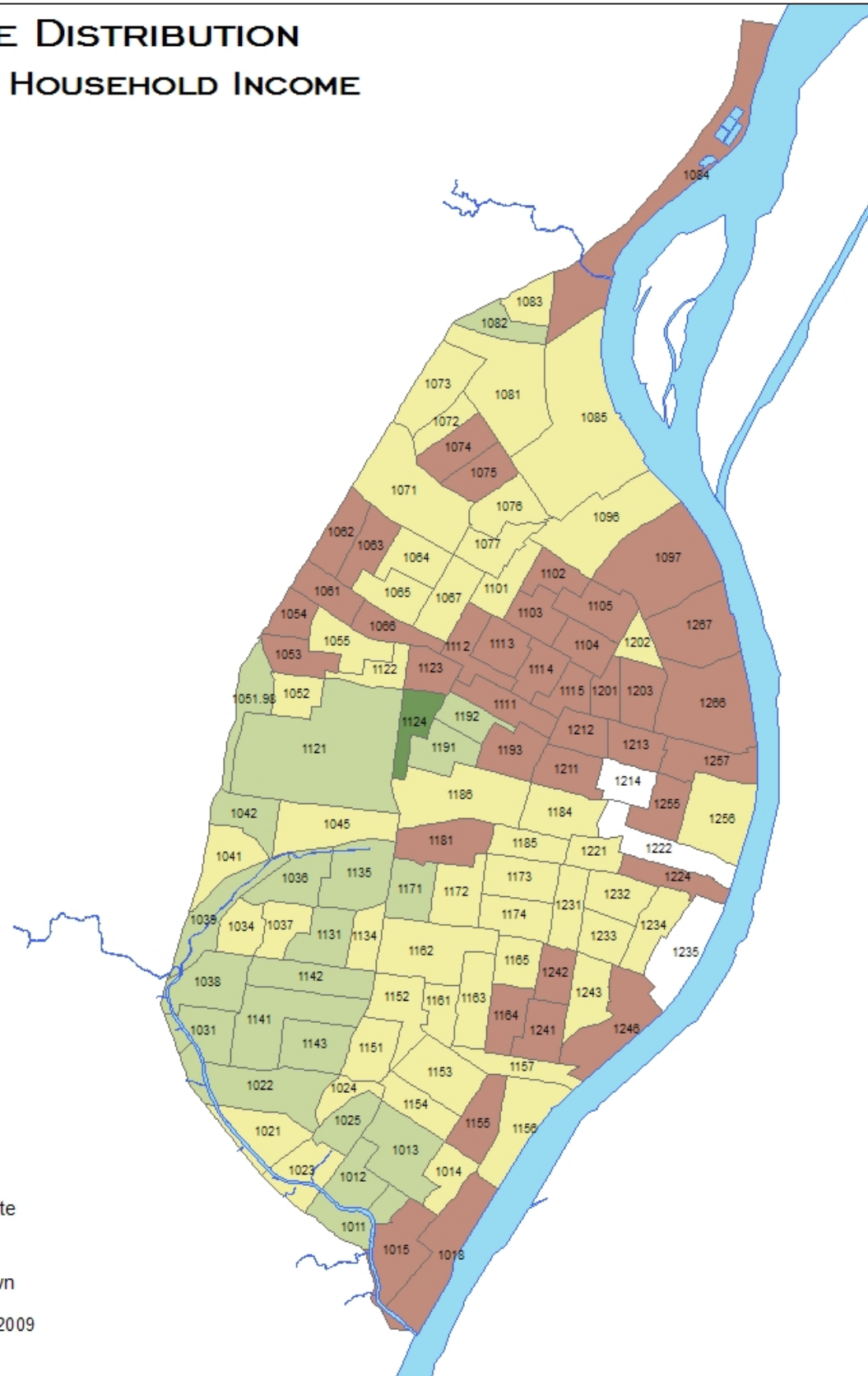
# INCOME DISTRIBUTION MEDIAN HOUSEHOLD INCOME

## Legend

### Tracts

- Upper
- Middle
- Moderate
- Low
- Unknown

Source: FFEIC, 2009



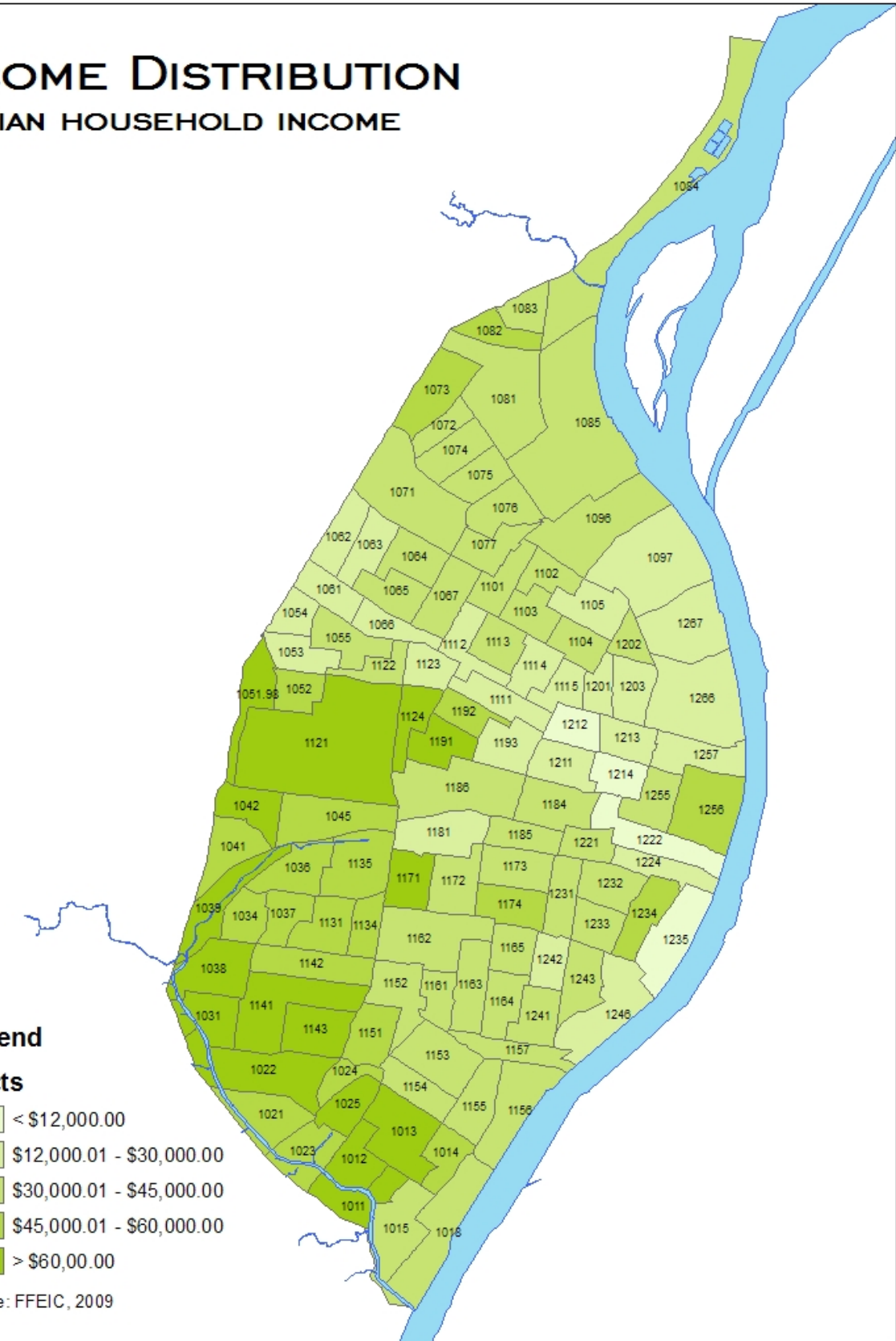
# INCOME DISTRIBUTION MEDIAN HOUSEHOLD INCOME

## Legend

### Tracts

- < \$12,000.00
- \$12,000.01 - \$30,000.00
- \$30,000.01 - \$45,000.00
- \$45,000.01 - \$60,000.00
- > \$60,000.00

Source: FFEIC, 2009



COMMUNITY REINVESTMENT ACT:  
SMALL BUSINESS LOAN ACTIVITY

CITY OF ST. LOUIS: SMALL BUSINESS LOAN ACTIVITY						
	TOTAL LOANS		LOANS IN LOW & MODERATE INCOME TRACTS		PERCENT OF LOANS LOW & MODERATE TRACTS	
	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT
BANK OF AMERICA	78	\$18,928	52	\$14,774	66.67%	78.05%
COMMERCE BANK	316	\$51,774	222	\$35,648	70.25%	68.85%
FIRST BANK	84	\$19,008	62	\$14,068	73.81%	74.01%
NATIONAL CITY	47	\$11,269	41	\$9,539	87.23%	84.65%
US BANK	455	\$25,128	290	\$15,844	63.74%	63.05%
ALL LENDING INSTITUTIONS	980	\$126,107	667	\$89,873	68.06%	71.27%

SOURCE: COMMUNITY REINVESTMENT ACT

\*\*CRA DISCLOSURE: THIS TABLE DOES NOT REFLECT ALL DATA FOR THESE INSTITUTIONS AND IS NOT AVAILABLE FOR ALL INSTITUTIONS

METRO ST. LOUIS SMALL BUSINESS LOAN ACTIVITY										
	CITY OF ST. LOUIS		ST. LOUIS COUNTY		ST. CHARLES COUNTY		FRANKLIN COUNTY		JEFFERSON COUNTY	
	TOTAL LOANS		TOTAL LOANS		TOTAL LOANS		TOTAL LOANS		TOTAL LOANS	
	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT
BANK OF AMERICA	78	\$18,928	336	\$84,328	71	\$14,024	12	\$2,243	22	\$6,465
COMMERCE BANK	316	\$51,774	1317	\$180,382	310	\$28,612	41	\$8,044	240	\$14,982
FIRST BANK	84	\$19,008	344	\$61,696	166	\$24,901	104	\$6,744	48	\$4,068
NATIONAL CITY BANK	47	\$11,269	201	\$27,884	74	\$5,059	17	\$497	24	\$2,316
US BANK	455	\$25,128	1,806	\$113,737	691	\$24,222	114	\$6,842	293	\$12,495
TOTAL	980	\$126,107	4,004	\$468,027	1312	\$96,818	288	\$24,370	627	\$40,326

SOURCE: COMMUNITY REINVESTMENT ACT

\*LOAN AMOUNT IS REPRESENTED IN THOUSANDS

Small Business Loan Activity										
	CITY OF ST. LOUIS		LOAN AMOUNT		LOAN AMOUNT		LOAN AMOUNT		LOANS TO BUSINESSES w/ GROSS ANNUAL REVENUE < \$1 MILLION	
	TOTAL LOANS		< \$100,000		\$100,000 to \$250,000		> \$250,000			
	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT	NUMBER	LOAN AMOUNT
BANK OF AMERICA	78	\$18,928	28	\$2,025	17	\$3,607	21	\$11,000	12	\$2,296
COMMERCE BANK	316	\$51,774	123	\$3,896	47	\$8,511	57	\$32,922	89	\$6,445
FIRST BANK	84	\$19,008	28	\$1,339	16	\$2,931	22	\$12,548	18	\$2,190
NATIONAL CITY	47	\$11,269	17	\$605	3	\$591	12	\$6,948	15	\$3,125
US BANK	455	\$25,128	207	\$2,406	29	\$4,966	18	\$10,098	201	\$7,658
TOTALS	980	\$126,107	403	\$10,271	112	\$20,606	130	\$73,516	335	\$21,714

SOURCE: COMMUNITY REINVESTMENT ACT

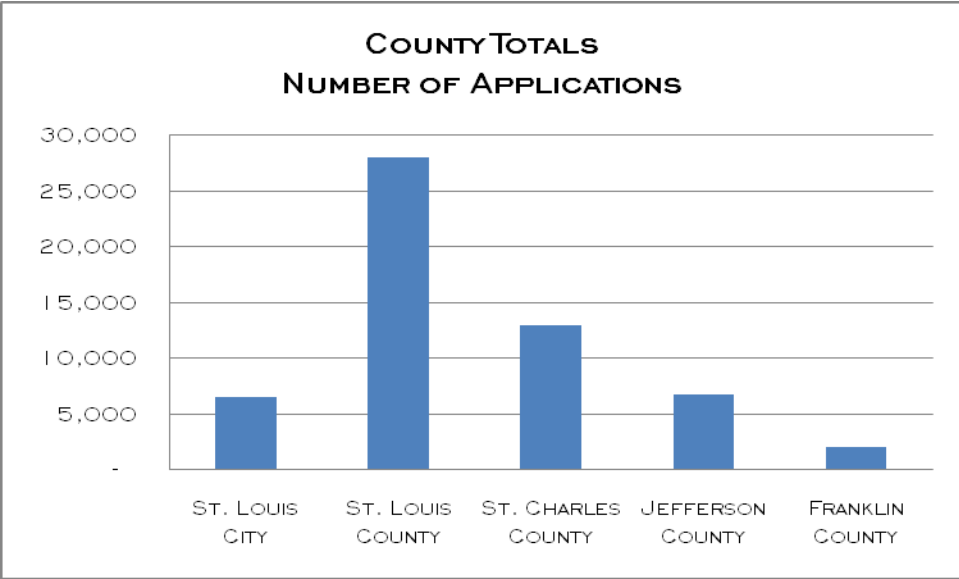
\*LOAN AMOUNT IS REPRESENTED IN THOUSANDS

\*\*CRA DISCLOSURE: THIS TABLE DOES NOT REFLECT ALL DATA FOR THESE INSTITUTIONS, AND IS NOT AVAILABLE FOR ALL INSTITUTIONS



LOAN APPLICATIONS

LOAN APPLICATIONS						
	ST. LOUIS CITY	ST. LOUIS COUNTY	ST. CHARLES COUNTY	JEFFERSON COUNTY	FRANKLIN COUNTY	TOTALS
BANK OF AMERICA*	2,772	11,543	5,615	3,131	1,023	24,084
COMMERCE BANK	190	723	255	286	11	1,465
FIRST BANK	93	810	439	111	132	1,585
FIRST COMMUNITY NATIONAL BANK	-	6	-	-	28	34
JEFFERSON BANK	15	60	6	3	2	86
LINDELL BANK	35	61	6	1	-	103
PNC	223	830	355	223	63	1,694
PULASKI BANK	1,122	4,284	1,919	1,056	91	8,472
REGIONS BANK	186	758	362	100	18	1,424
ROYAL BANK	42	105	17	13	-	177
SOUTHWEST BANK	126	410	121	58	5	720
UMB	83	406	167	80	12	748
US BANK	1,664	8,023	3,652	1,652	610	15,601
TOTAL	6,551	28,019	12,914	6,714	1,995	56,193





CITY OF ST. LOUIS: APPLICATION DISTRIBUTION																				
CENSUS TRACT	BANK OF AMERICA *	COMMERCE BANK	FIRST BANK	FIRST COMMUNITY NATIONAL BANK	JEFFERSON BANK	LINDELL BANK	PNC	PULASKI BANK	REGIONS BANK	ROYAL BANK	SOUTHWEST BANK	UMB	US BANK	Total						
1011	50	2	5			2	3	31	2	2	3	1	26	119						
1012	61	2	5				6	29	7				2	3	34	149				
1013	51	1	2				3	22	6				3	1	36	125				
1014	28	1	2				2	9	2					1	3	15	63			
1015	20	1					1	3	3					1	10	38				
1018	23						1	4	2						2	2	13	48		
1021	34						3	1	1						16	3	1	1	14	74
1022	117						8		7						4	47	5	1	66	255
1023	38						1		2						6	14	1	30	92	
1024	29						2		4						11	4	23	73		
1025	27			1	1	2			2	1	16	67								
1031	38			1	4	1			2	18	5	1			36	106				
1034	30			1	1				1	9	9	1	16		68					
1036	27		2	5	2				12	48										
1037	41	1	2	1					15	2	1	2	2	26	93					
1038	60	5	6	4					29	5	44	153								
1039	15	1	1	3				2	17	39										
1041	41		2	1				1	7	21	1	1	2	20	97					
1042	46		8	1				3	5	23	2	1	1	27	117					
1045	26		2	2			13	2	1	2	3	23	102							
1052	41		1	2			1	27		1	1	2	3	23	102					
1052	36		5	1		1	25	2		1	2	11	84							
1053	13		3	2		2	1	1		1	1	3	26							
1054	7		1	2	2	1	2			8	20									
1055	18		1	2	7	1	1			3	18	51								
1061	5		1	1	2	4	13													
1062	3	1	1	1	4	2	1			2	3	8	25							
1063														3	5	10				
1064														1	1	2	1	2	3	10
1065									9					3	14					
1066									3					9						
1067									14					1	8	25				
1071								2	1					5	9					
1072								1	1					2	8					
1073								27	3					17	51					

CITY OF ST. LOUIS: APPLICATION DISTRIBUTION																										
CENSUS TRACT	BANK OF AMERICA *	COMMERCE BANK	FIRST BANK	FIRST COMMUNITY NATIONAL BANK	JEFFERSON BANK	LINDELL BANK	PNC	PULASKI BANK	REGIONS BANK	ROYAL BANK	SOUTHWEST BANK	UMB	US BANK	TOTAL												
1074	5	1	2		1		1	2		1	3	1	2	11												
1075	5																							4	11	
1076	8	2																		1				1	6	18
1077	17	3																	1	1		3	3	7	35	
1081	22	1																3	5		1		2	6	40	
1082	18																	1	2					12	35	
1083	10	1																		2				1	7	21
1084	4																	1	1				1		1	8
1085	2																									2
1096	9	2																	1	1				1	4	18
1097	4																								1	5
1101	10	2																1	6	1					10	30
1102	7	2															1	2	1					2	5	20
1103	8																			2	1				5	16
1104	5	2																1	2				1	1	5	17
1105	3	1				1							1	6												
1111	8	1				1	1	2					2	15												
1112	2	1						3	1				3	10												
1113	3	1												4												
1114	3	1											4	8												
1115	2													2												
1121	39	3	1				4	31	3		3	1	38	123												
1122	7	1				1		4			1	1	3	18												
1123	6	2										1	7	16												
1124	38	2	1				3	34	4		1		32	115												
1131	48	2	1			2	7	27	3		2	1	31	124												
1134	6	1						1		1	1	1	14	25												
1135	27	3	2				2	7	2		5		35	83												
1141	111	8	8		1		5	54	13	2	7	2	87	298												
1142	71	2	1			2	2	41	10	1	1	1	35	167												
1143	111	8					5	36	7	1	7		59	234												
1151	50	2	1				4	13	2	2	3	4	37	118												
1152	17	3	1			1	3	7	1	1	3	2	16	55												
1153	62	3	2			4	1	19	2	1	4	5	31	134												
1154	41	2	1		1	1	3	12	1		1	2	22	87												

CITY OF ST. LOUIS: APPLICATION DISTRIBUTION														
CENSUS TRACT	BANK OF AMERICA *	COMMERCE BANK	FIRST BANK	FIRST COMMUNITY NATIONAL BANK	JEFFERSON BANK	LINDELL BANK	PNC	PULASKI BANK	REGIONS BANK	ROYAL BANK	SOUTHWEST BANK	UMB	US BANK	TOTAL
1155	41	2	1		1	4	5	21	3	3	2	1	33	117
1156	22				1	3	1	5	2		1		12	47
1157	26						2	5			2	1	13	49
1161	30	4	2			2	5	21		1	1	1	21	88
1162	76	3	1				4	35	4			1	43	167
1163	35	10				1	5	29	2		4		33	119
1164	25	5					1	17	1		1	1	15	66
1165	37	3	3		1		5	12	3		4	2	22	92
1171	14		2					6	2		4		4	32
1172	62	11	6				7	20	5		4	1	42	158
1173	30	7	1			1	2	11	2		2		13	69
1174	57	5	2				6	28	4	2	2	1	31	138
1181	13	3						2		1	1	1	7	28
1184														0
1185	4	1					1	2				1	3	12
1186	33	1				1	2	15		1	2		11	66
1191	54	1	1				9	29	3	3	3	1	24	128
1192	31	1					2	14	2	2		2	18	72
1193								2	1				1	4
1201														0
1202	1						1						1	3
1203	3										1		3	7
1211	1												5	6

CITY OF ST. LOUIS: APPLICATION DISTRIBUTION														
CENSUS TRACT	BANK OF AMERICA *	COMMERCE BANK	FIRST BANK	FIRST COMMUNITY NATIONAL BANK	JEFFERSON BANK	LINDELL BANK	PNC	PULASKI BANK	REGIONS BANK	ROYAL BANK	SOUTHWEST BANK	UMB	US BANK	TOTAL
1212	1													1
1213													1	1
1214	10		1				1	2	1		1		4	20
1221	28						2	18	3		4		10	65
1222														0
1224	11				1		1	5					13	31
1231	44	3			3		3	11	4		1		12	81
1232	36	4	1				3	9	5		1	1	24	84
1233	39	2	3				1	9	1	1	1	2	15	74
1234	35	1	1		1		4	6	1		1	1	18	69
1235														0
1241	33	1						11	1		1	1	9	57
1242	27							13	4			1	11	56
1243	53	2	1			1	4	22	2	3			24	112
1246	6				1		2	5	2				5	21
1255	39	2						5	3			2	16	67
1256	19	1	1				26	2			3		5	57
1257	9										2		1	12
1266	15						1	6		2			5	29
1267	1										1		1	3
TOTAL	2772	190	93	0	15	35	223	1122	186	42	126	83	1664	6551
* BANK OF AMERICA INCLUDES APPLICATIONS FROM COUNTRYWIDE MORTGAGE AND MERRILL LYNCH														

COUNTY COMPARISONS (LOAN ORIGINATED)

HOME PURCHASE												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
BANK OF AMERICA*	\$27,677	186	\$116,015	575	\$46,904	278	\$16,647	126	\$4,439	27	\$211,682	1192
COMMERCE BANK	\$2,248	18	\$13,438	48	\$2,885	17	\$798	7	\$393	4	\$19,762	94
FIRST BANK	\$12,903	27	\$21,304	135	\$11,430	76	\$3,005	23	\$849	7	\$49,491	268
FIRST COMMUNITY NATIONAL BANK	\$0	0	\$185	1	\$0	0	\$0	0	\$526	6	\$711	7
JEFFERSON BANK	\$276	2	\$2,679	44	\$396	5	\$10	1	\$29	2	\$3,390	54
LINDELL BANK	\$91	3	\$440	7	\$0	0	\$0	0	\$0	0	\$531	10
PNC	\$9,537	64	\$22,421	132	\$8,905	57	\$2,839	20	\$469	5	\$44,171	278
PULASKI BANK	\$69,253	532	\$233,169	1612	\$106,484	709	\$58,329	433	\$0	0	\$467,235	3286
REGIONS BANK	\$3,719	29	\$12,255	73	\$5,654	40	\$1,366	9	\$354	2	\$23,348	153
ROYAL BANK	\$556	4	\$456	3	\$312	2	\$0	0	\$0	0	\$1,324	9
SOUTHWEST BANK	\$2,476	22	\$14,908	69	\$2,668	14	\$352	3	\$0	0	\$20,404	108
UMB	\$401	4	\$2,968	13	\$1,387	5	\$557	5	\$158	1	\$5,471	28
US BANK	\$51,332	285	\$171,087	918	\$63,014	387	\$20,811	146	\$9,674	72	\$315,918	1808
TOTALS	\$180,469	1176	\$611,325	3630	\$250,039	1590	\$104,714	773	\$16,891	126	\$1,163,438	7295
* DOLLAR AMOUNTS ARE IN THOUSANDS												

HOME IMPROVEMENT												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
BANK OF AMERICA*	\$920	11	\$8,819	61	\$4,216	27	\$2,020	16	\$703	8	\$16,678	123
COMMERCE BANK	\$325	20	\$4,410	66	\$1,114	29	\$402	33	\$44	2	\$6,295	150
FIRST BANK	\$654	7	\$4,799	37	\$1,367	11	\$585	6	\$300	7	\$7,705	68
FIRST COMMUNITY NATIONAL BANK	\$0	0	\$0	0	\$0	0	\$0	0	\$52	6	\$52	6
JEFFERSON BANK	\$0	0	\$359	5	\$0	0	\$0	0	\$0	2	\$359	7
LINDELL BANK	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
PNC	\$742	5	\$2,457	17	\$442	3	\$386	3	\$8	1	\$4,035	29
PULASKI BANK	\$1,262	8	\$2,803	15	\$1,948	10	\$528	4	\$338	2	\$6,879	39
REGIONS BANK	\$11	2	\$73	9	\$49	5	\$17	1	\$0	0	\$150	17
ROYAL BANK	\$20	1	\$30	1	\$0	0	\$0	0	\$0	0	\$50	2
SOUTHWEST BANK	\$550	3	\$2,469	13	\$300	1	\$200	1	\$0	0	\$3,519	18
UMB	\$97	19	\$2,111	91	\$175	24	\$249	19	\$17	3	\$2,649	156
US BANK	\$507	11	\$3,567	54	\$830	21	\$520	14	\$346	8	\$5,770	108
TOTALS	\$5,088	87	\$31,897	369	\$10,441	131	\$4,907	97	\$1,808	39	\$54,141	723
* DOLLAR AMOUNTS ARE IN THOUSANDS												

REFINANCE												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
BANK OF AMERICA*	\$75,477	532	\$580,970	3085	\$246,950	1510	\$101,189	740	\$29,599	219	\$1,034,185	6086
COMMERCE BANK	\$5,282	46	\$48,855	304	\$12,256	102	\$7,686	92	\$350	1	\$74,429	545
FIRST BANK	\$4,671	33	\$77,679	452	\$40,976	255	\$7,670	53	\$8,964	74	\$139,960	867
FIRST COMMUNITY NATIONAL BANK			\$1,689	4	\$0	0	\$0	0	\$879	4	\$2,568	8
JEFFERSON BANK	\$938	7	\$357	3	\$0	0	\$80	1	\$0	0	\$1,375	11
LINDELL BANK	\$2,397	28	\$3,669	50	\$906	2	\$47	1	0	0	\$7,019	81
PNC	\$8,038	56	\$83,045	403	\$32,451	176	\$16,288	106	\$5,602	31	\$145,424	772
PULASKI BANK	\$67,174	405	\$433,923	2143	\$176,081	971	\$71,233	440	\$9,983	42	\$758,394	4001
REGIONS BANK	\$10,989	79	\$73,133	386	\$30,903	191	\$8,601	53	\$1,625	10	\$125,251	719
ROYAL BANK	\$615	3	\$2,109	8	\$0	0	\$0	0	\$0	0	\$2,724	11
SOUTHWEST BANK	\$4,270	24	\$34,533	160	\$7,867	44	\$3,361	22	\$1,474	5	\$51,505	255
UMB	\$947	8	\$18,745	73	\$5,263	32	\$1,689	12	\$0	0	\$26,644	125
US BANK	\$82,784	520	\$683,255	3359	\$306,923	1759	\$110,493	722	\$51,094	314	\$1,234,549	6674
TOTALS	\$263,582	1741	\$2,041,962	10430	\$860,576	5042	\$328,337	2242	\$109,570	700	\$3,604,027	20155
* DOLLAR AMOUNTS ARE IN THOUSANDS												

TOTALS: ALL LOAN TYPES												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
BANK OF AMERICA*	\$104,074	729	\$705,804	3721	\$298,070	1815	\$119,856	882	\$34,741	254	\$1,262,545	7401
COMMERCE BANK	\$7,855	84	\$66,703	418	\$16,255	148	\$8,886	132	\$787	7	\$100,486	789
FIRST BANK	\$18,228	67	\$103,782	624	\$53,773	342	\$11,260	82	\$10,113	88	\$197,156	1203
FIRST COMMUNITY NATIONAL BANK	\$0	0	\$1,874	5	\$0	0	\$0	0	\$1,457	16	\$3,331	21
JEFFERSON BANK	\$1,214	9	\$3,395	52	\$396	5	\$90	2	\$29	4	\$5,124	72
LINDELL BANK	\$2,488	31	\$4,109	57	\$906	2	\$47	1	\$0	0	\$7,550	91
PNC	\$18,317	125	\$107,923	552	\$41,798	236	\$19,513	129	\$6,079	37	\$193,630	1079
PULASKI BANK	\$137,689	945	\$669,895	3770	\$284,513	1690	\$130,090	877	\$10,321	44	\$1,232,508	7326
REGIONS BANK	\$14,719	110	\$85,461	468	\$36,606	236	\$9,984	63	\$1,979	12	\$148,749	889
ROYAL BANK	\$1,191	8	\$2,595	12	\$312	2	\$0	0	\$0	0	\$4,098	22
SOUTHWEST BANK	\$7,296	49	\$51,910	242	\$10,835	59	\$3,913	26	\$1,474	5	\$75,428	381
UMB	\$1,445	31	\$23,824	177	\$6,825	61	\$2,495	36	\$175	4	\$34,764	309
US BANK	\$134,623	816	\$857,909	4331	\$370,767	2167	\$131,824	882	\$61,114	394	\$1,556,237	8590
TOTALS	\$449,139	3004	\$2,685,184	14429	\$1,121,056	6763	\$437,958	3112	\$128,269	865	\$4,821,606	28173
* DOLLAR AMOUNTS ARE IN THOUSANDS												

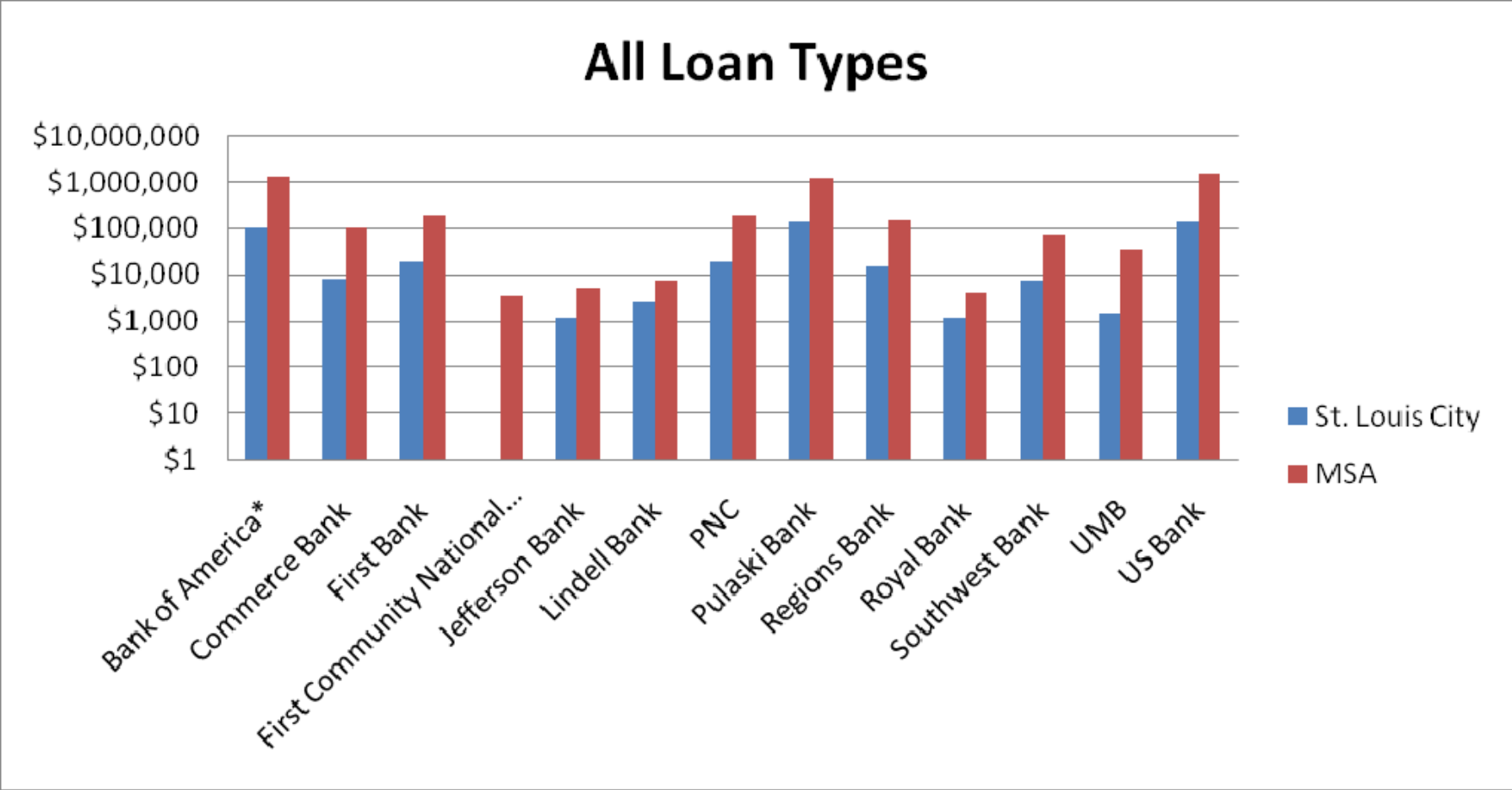
CITY AND METROPOLITAN AREA (LOAN ORIGINATED)

HOME PURCHASE						
	St. Louis City		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$27,677	186	\$211,682	1,192	13.1%	15.6%
COMMERCE BANK	\$2,248	18	\$19,762	94	11.4%	19.1%
FIRST BANK	\$12,903	27	\$49,491	268	26.1%	10.1%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$711	7	0.0%	0.0%
JEFFERSON BANK	\$276	2	\$3,390	54	8.1%	3.7%
LINDELL BANK	\$91	3	\$531	10	17.1%	30.0%
PNC	\$9,537	64	\$44,171	278	21.6%	23.0%
PULASKI BANK	\$69,253	532	\$471,899	3,315	14.7%	16.0%
REGIONS BANK	\$3,719	29	\$23,348	153	15.9%	19.0%
ROYAL BANK	\$556	4	\$1,324	9	42.0%	44.4%
SOUTHWEST BANK	\$2,476	22	\$20,404	108	12.1%	20.4%
UMB	\$401	4	\$5,471	28	7.3%	14.3%
US BANK	\$51,332	285	\$315,918	1,808	16.2%	15.8%
TOTALS	\$180,469	1,176	\$1,168,102	7,324	15.4%	16.1%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

HOME IMPROVEMENT						
	St. Louis City		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$920	11	\$16,678	123	5.5%	8.9%
COMMERCE BANK	\$325	20	\$6,295	150	5.2%	13.3%
FIRST BANK	\$654	7	\$7,705	68	8.5%	10.3%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$52	6	0.0%	0.0%
JEFFERSON BANK	\$0	-	\$359	5	0.0%	0.0%
LINDELL BANK	\$0	-	\$0	-	#DIV/O!	#DIV/O!
PNC	\$742	5	\$4,035	29	18.4%	17.2%
PULASKI BANK	\$1,262	8	\$6,879	39	18.3%	20.5%
REGIONS BANK	\$11	2	\$150	17	7.3%	11.8%
ROYAL BANK	\$20	1	\$50	2	40.0%	50.0%
SOUTHWEST BANK	\$550	3	\$3,519	18	15.6%	16.7%
UMB	\$97	19	\$2,649	156	3.7%	12.2%
US BANK	\$507	11	\$5,770	108	8.8%	10.2%
TOTALS	\$5,088	87	\$54,141	721	9.4%	12.1%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

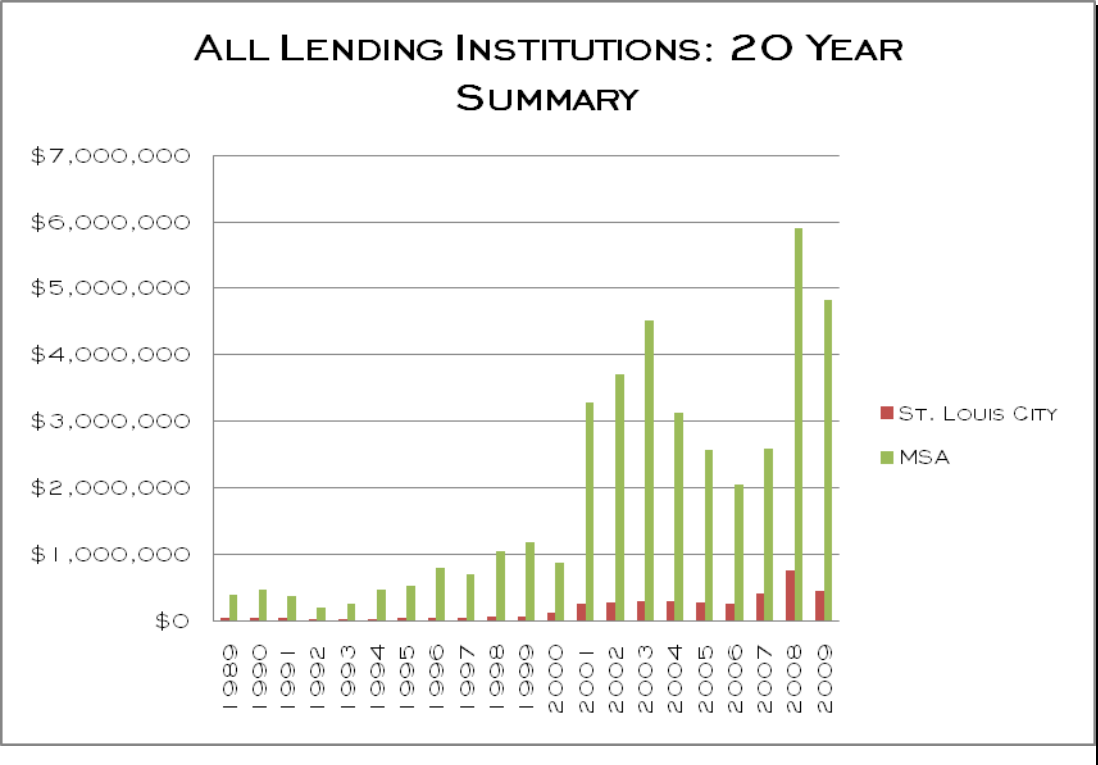
REFINANCING						
	St. Louis City		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$75,477	532	\$1,034,185	6,086	7.3%	8.7%
COMMERCE BANK	\$5,282	46	\$74,429	545	7.1%	8.4%
FIRST BANK	\$4,671	33	\$139,960	867	3.3%	3.8%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$2,568	8	0.0%	0.0%
JEFFERSON BANK	\$938	7	\$1,375	11	68.2%	63.6%
LINDELL BANK	\$2,397	28	\$7,019	81	34.2%	34.6%
PNC	\$8,038	56	\$145,424	772	5.5%	7.3%
PULASKI BANK	\$67,174	405	\$758,394	4,001	8.9%	10.1%
REGIONS BANK	\$10,989	79	\$125,251	719	8.8%	11.0%
ROYAL BANK	\$615	3	\$2,724	11	22.6%	27.3%
SOUTHWEST BANK	\$4,270	24	\$51,505	255	8.3%	9.4%
UMB	\$947	8	\$26,644	125	3.6%	6.4%
US BANK	\$82,784	520	\$1,234,549	6,674	6.7%	7.8%
TOTALS	\$263,582	1,741	\$3,604,027	20,155	7.3%	8.6%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

ALL LOAN TYPES						
	St. Louis City		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$104,074	729	\$1,262,545	7,401	8.2%	9.9%
COMMERCE BANK	\$7,855	84	\$100,486	789	7.8%	10.6%
FIRST BANK	\$18,228	67	\$197,156	1,203	9.2%	5.6%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$3,331	21	0.0%	0.0%
JEFFERSON BANK	\$1,214	9	\$5,124	70	23.7%	12.9%
LINDELL BANK	\$2,488	31	\$7,550	91	33.0%	34.1%
PNC	\$18,317	125	\$193,630	1,079	9.5%	11.6%
PULASKI BANK	\$137,689	945	\$1,237,172	7,355	11.1%	12.8%
REGIONS BANK	\$14,719	110	\$148,749	889	9.9%	12.4%
ROYAL BANK	\$1,191	8	\$4,098	22	29.1%	36.4%
SOUTHWEST BANK	\$7,296	49	\$75,428	381	9.7%	12.9%
UMB	\$1,445	31	\$34,764	309	4.2%	10.0%
US BANK	\$134,623	816	\$1,556,237	8,590	8.7%	9.5%
TOTALS	\$449,139	3,004	\$4,826,270	28,200	9.3%	10.7%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						



CITY OF ST. LOUIS-20 YEAR LOAN HISTORY

ALL LENDING INSTITUTIONS: 20 YEAR SUMMARY						
	St. Louis City		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989	\$38,077	1,218	\$384,271	7,775	9.91%	15.67%
1990	\$41,358	1,328	\$474,552	7,467	8.72%	17.78%
1991	\$39,563	1,482	\$378,300	8,771	10.46%	16.90%
1992	\$20,075	664	\$203,830	3,946	9.85%	16.83%
1993	\$21,682	611	\$258,221	4,420	8.40%	13.82%
1994	\$29,378	1,041	\$473,461	8,667	6.20%	12.01%
1995	\$33,581	1,150	\$516,736	9,541	6.50%	12.05%
1996	\$49,371	1,220	\$795,847	11,441	6.20%	10.66%
1997	\$44,215	1,183	\$689,770	10,626	6.41%	11.13%
1998	\$58,790	1,213	\$1,043,594	12,641	5.63%	9.60%
1999	\$66,118	1,092	\$1,184,679	12,516	5.58%	8.72%
2000	\$124,224	2,034	\$879,619	9,869	14.12%	20.61%
2001	\$262,271	3,144	\$3,277,773	28,284	8.00%	11.12%
2002	\$275,701	2,752	\$3,712,901	28,481	7.43%	9.66%
2003	\$301,522	3,163	\$4,508,965	35,135	6.69%	9.00%
2004	\$297,281	2,763	\$3,133,986	23,044	9.49%	11.99%
2005	\$271,496	2,309	\$2,563,152	19,372	10.59%	11.92%
2006	\$263,578	2,143	\$2,039,271	17,130	12.93%	12.51%
2007	\$408,225	2,892	\$2,582,112	16,831	15.81%	17.18%
2008	\$750,025	5,579	\$5,906,886	35,476	12.70%	15.73%
2009	\$449,139	3,004	\$4,826,270	28,200	9.31%	10.65%
TOTAL	\$3,845,670	41,985	\$39,834,196	339,633	9.65%	12.36%
*BASED ON AVAILABLE DATA FROM LENDING INTUITIONS						
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						



CITY OF ST. LOUIS – LOAN DISTRIBUTION

CITY OF ST. LOUIS: LOAN DISTRIBUTION 2009								
TRACT	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1011	\$2,202	22	\$76	1	\$4,056	38	\$6,334	61
1012	\$4,731	34	\$35	3	\$4,115	36	\$8,881	73
1013	\$3,060	24	\$2	1	\$5,503	37	\$8,565	62
1014	\$1,206	13			\$1,867	16	\$3,073	29
1015	\$74	1	\$2	1	\$983	11	\$1,059	13
1018	\$1,052	10			\$603	6	\$1,655	16
1021	\$1,968	19			\$2,836	23	\$4,804	42
1022	\$5,138	42	\$364	4	\$14,317	88	\$19,819	134
1023	\$1,803	18	\$5	1	\$2,219	21	\$4,027	40
1024	\$1,160	11	\$40	1	\$2,137	21	\$3,337	33
1025	\$1,288	13	\$10	1	\$2,685	22	\$3,983	36
1031	\$3,478	21	\$195	1	\$6,654	37	\$10,327	59
1034	\$1,054	10	\$78	2	\$2,849	23	\$3,981	35
1036	\$1,128	12	\$30	1	\$1,753	12	\$2,911	25
1037	\$2,135	19	\$6	1	\$2,952	24	\$5,093	44
1038	\$4,043	33	\$45	1	\$6,304	47	\$10,392	81
1039	\$435	4			\$1,297	11	\$1,732	15
1041	\$2,281	19			\$4,379	30	\$6,660	49
1042	\$2,120	18	\$70	2	\$4,560	39	\$6,750	59
1045	\$1,196	12			\$1,500	13	\$2,696	25
1051.98	\$1,462	7	\$9	1	\$9,889	46	\$11,360	54
1052	\$2,527	21	\$292	2	\$3,884	23	\$6,703	46
1053	\$811	3			\$637	3	\$1,448	6
1054	\$124	1			\$457	4	\$581	5
1055	\$1,658	12	\$79	1	\$1,288	8	\$3,025	21
1061	\$181	2			\$307	3	\$488	5
1062							\$0	-
1063	\$31	1			\$62	1	\$93	2
1064	\$75	1	\$8	1	\$39	1	\$122	3
1065	\$121	2			\$97	2	\$218	4
1066			\$25	1			\$25	1
1067	\$117	2			\$706	8	\$823	10
1071	\$136	2			\$198	3	\$334	5
1072	\$114	2			\$35	1	\$149	3
1073	\$378	5			\$450	6	\$828	11
1074					\$70	1	\$70	1

CITY OF ST. LOUIS: LOAN DISTRIBUTION 2009								
TRACT	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1075							\$0	-
1076	\$129	1			\$139	2	\$268	3
1077	\$61	2	\$6	2	\$241	4	\$308	8
1081	\$186	3			\$687	11	\$873	14
1082	\$423	7			\$678	8	\$1,101	15
1083	\$94	1			\$202	4	\$296	5
1084	\$333	4					\$333	4
1085							\$0	-
1096	\$169	2	\$2	1	\$209	3	\$380	6
1097							\$0	-
1101	\$47	2			\$290	5	\$337	7
1102	\$198	2			\$180	3	\$378	5
1103			\$30	1	\$79	2	\$109	3
1104	\$64	1	\$4	1	\$133	2	\$201	4
1105							\$0	-
1111	\$56	1			\$634	4	\$690	5
1112	\$65	2			\$83	2	\$148	4
1113					\$298	2	\$298	2
1114							\$0	-
1115							\$0	-
1121	\$10,642	34	\$756	2	\$11,710	44	\$23,108	80
1122	\$455	3	\$4	1	\$359	2	\$818	6
1123	\$277	2	\$12	2	\$201	2	\$490	6
1124	\$9,890	35	\$325	1	\$8,878	32	\$19,093	68
1131	\$4,356	28	\$95	2	\$4,845	34	\$9,296	64
1134	\$344	3			\$1,034	8	\$1,378	11
1135	\$1,597	13	\$421	2	\$3,561	28	\$5,579	43
1141	\$7,292	49	\$334	6	\$15,885	96	\$23,511	151
1142	\$5,115	37			\$5,831	43	\$10,946	80
1143	\$5,063	39	\$220	5	\$9,166	69	\$14,449	113
1151	\$2,820	28			\$1,836	22	\$4,656	50
1152	\$444	5	\$13	1	\$977	12	\$1,434	18
1153	\$1,971	28	\$14	3	\$2,254	23	\$4,239	54
1154	\$1,510	20	\$36	2	\$1,098	15	\$2,644	37
1155	\$1,976	20	\$3	1	\$2,491	25	\$4,470	46
1156	\$540	7			\$1,044	14	\$1,584	21

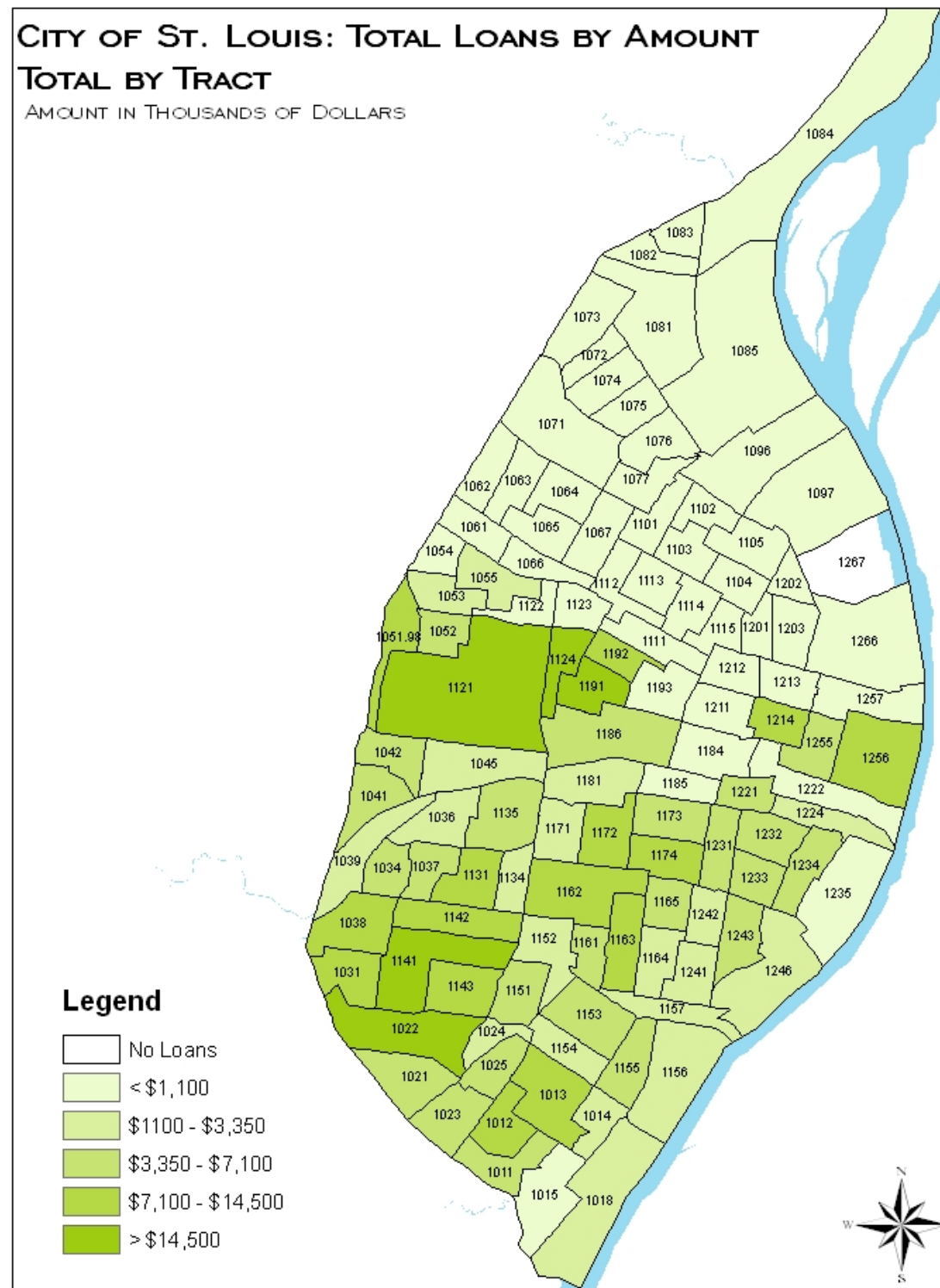
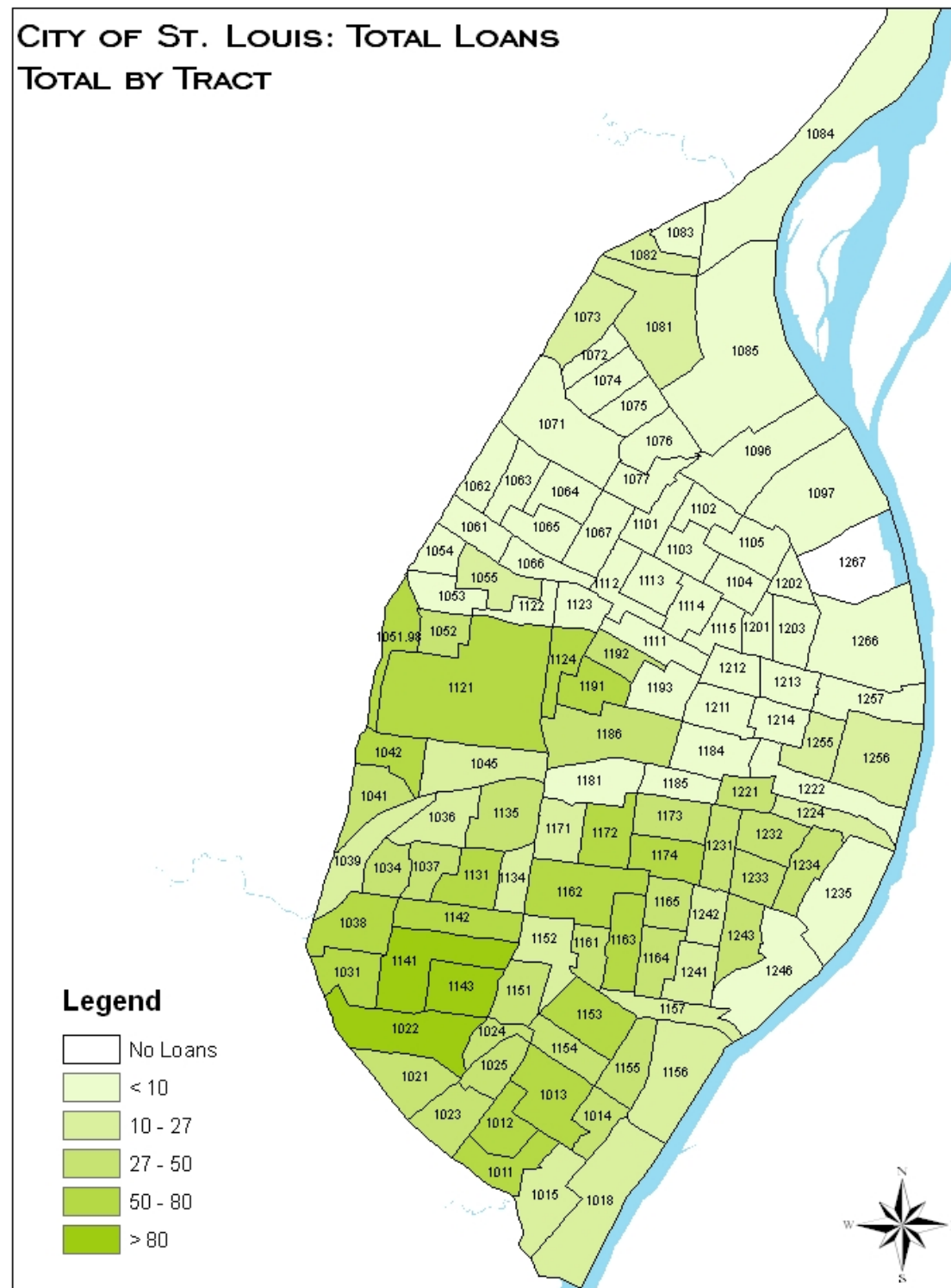


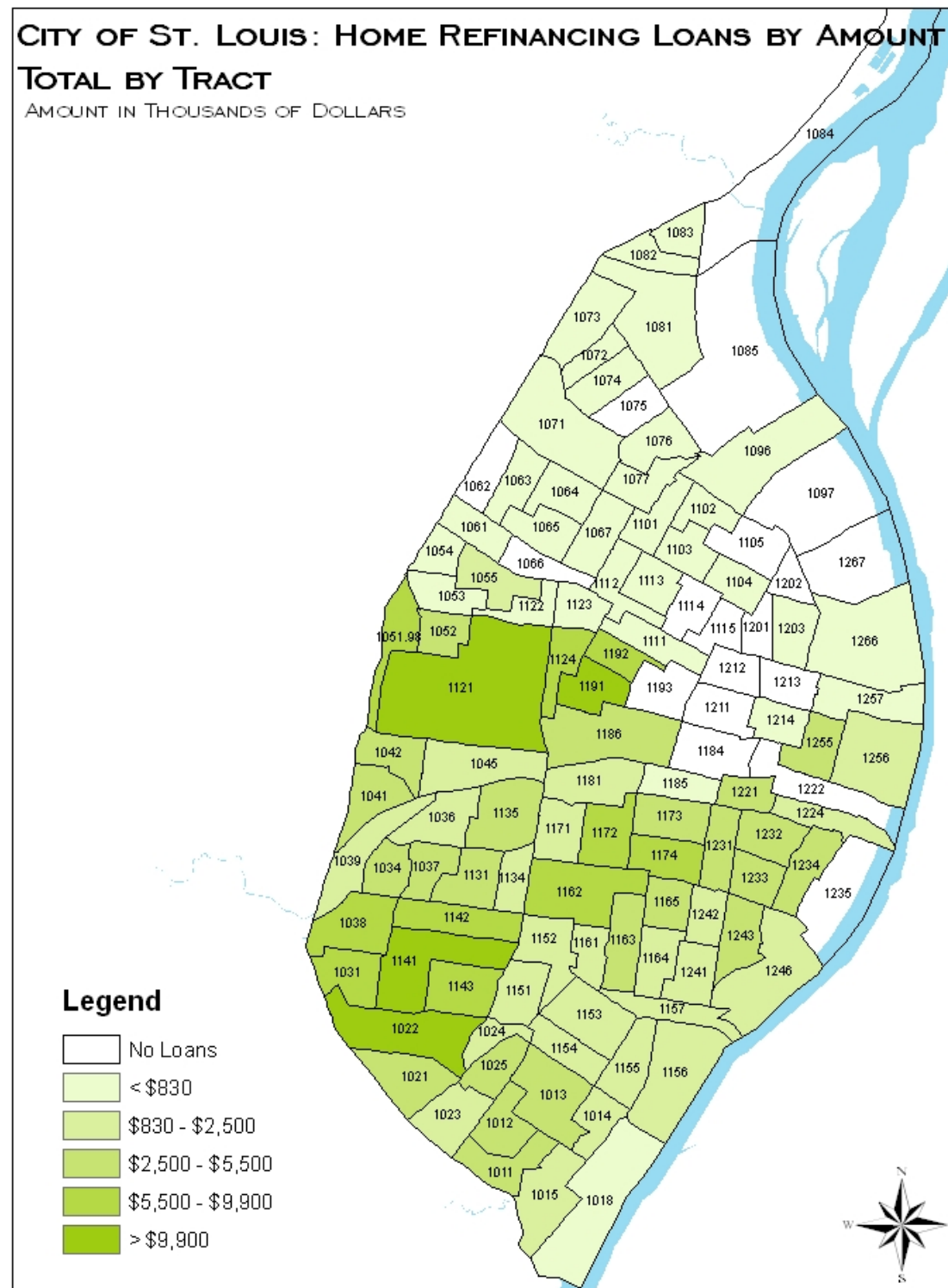
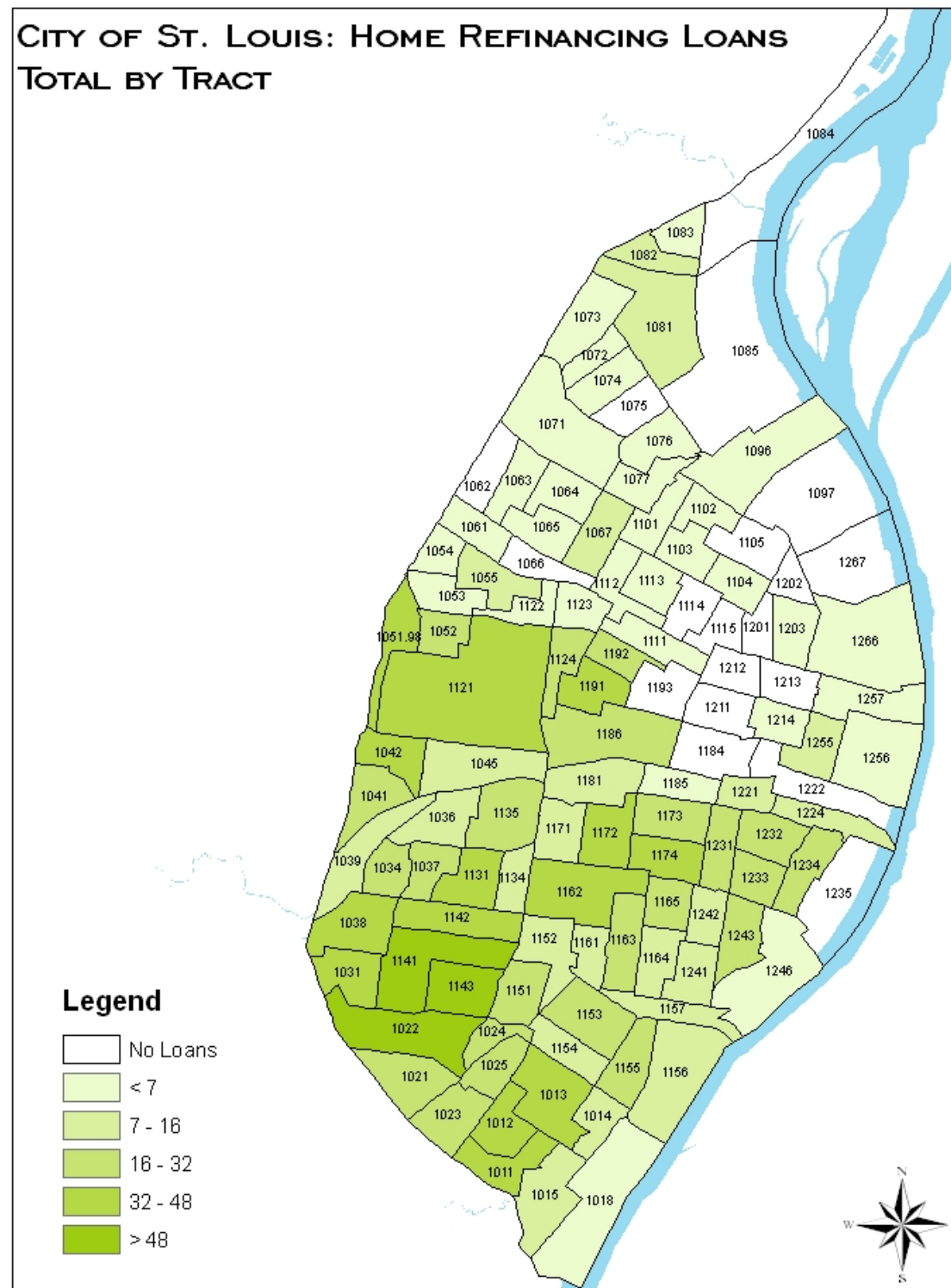
CITY OF ST. LOUIS: LOAN DISTRIBUTION 2009

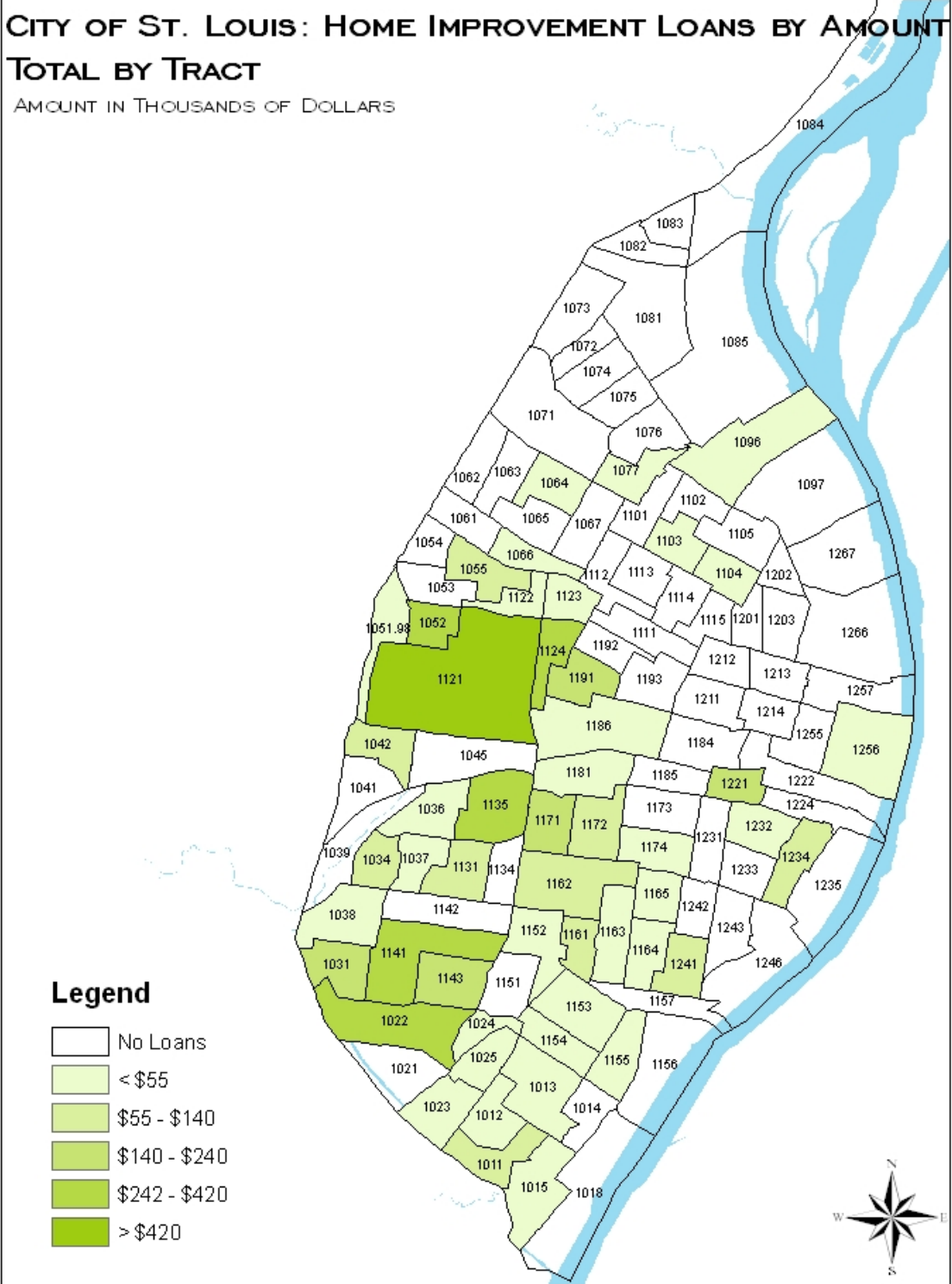
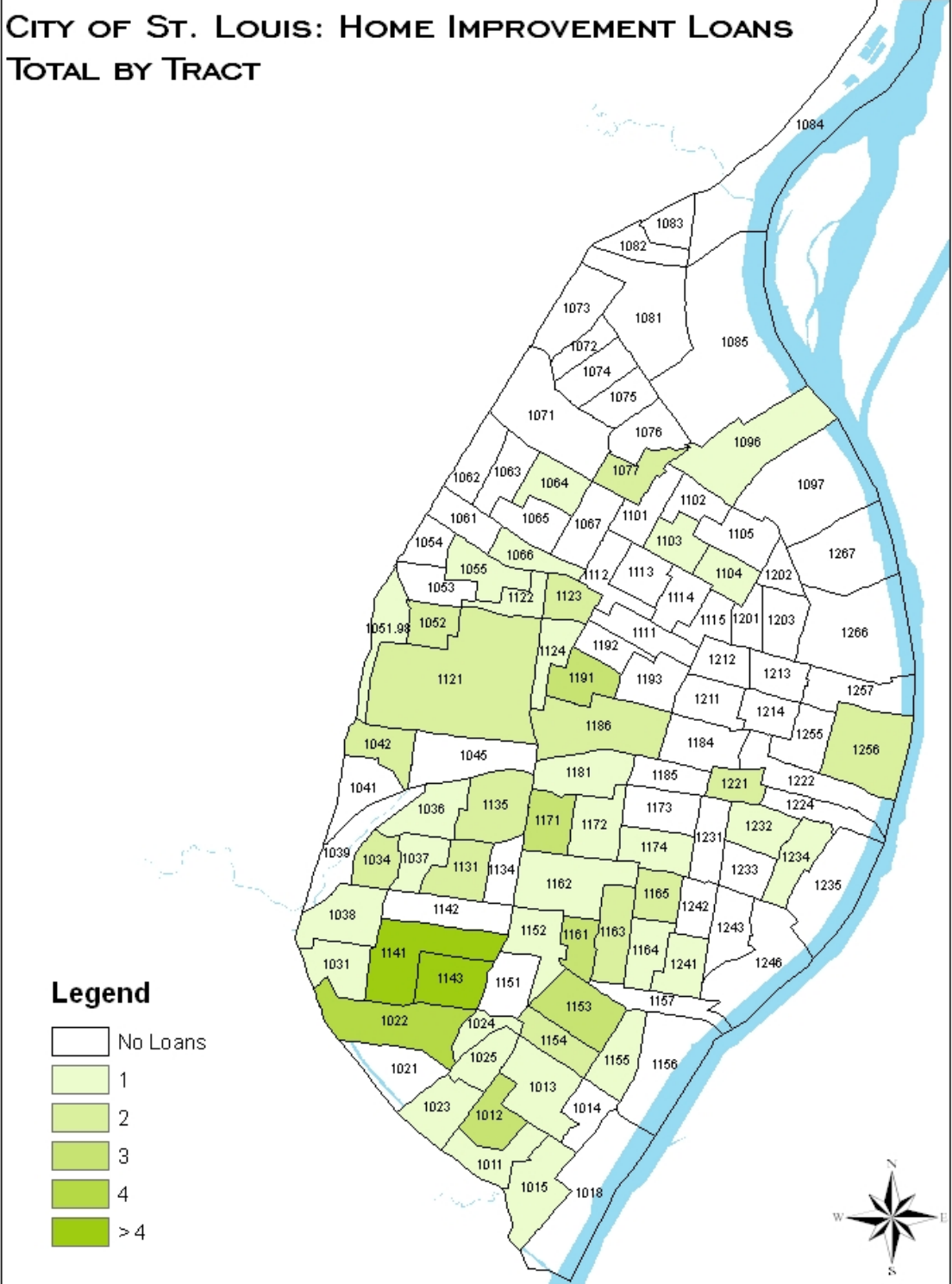
TRACT	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1157	\$600	7			\$1,060	10	\$1,660	17
1161	\$2,218	24	\$117	3	\$1,540	15	\$3,875	42
1162	\$4,073	30	\$118	1	\$6,614	44	\$10,805	75
1163	\$4,217	24	\$31	2	\$5,112	32	\$9,360	58
1164	\$1,226	17	\$7	1	\$1,010	11	\$2,243	29
1165	\$2,388	18	\$33	2	\$2,894	19	\$5,315	39
1171	\$476	3	\$241	3	\$1,781	10	\$2,498	16
1172	\$4,131	25	\$111	1	\$8,324	46	\$12,566	72
1173	\$1,551	9			\$4,688	23	\$6,239	32
1174	\$4,108	21	\$30	1	\$7,232	40	\$11,370	62
1181			\$2	1	\$1,802	8	\$1,804	9
1184							\$0	-
1185	\$110	1			\$242	4	\$352	5
1186	\$1,414	10	\$12	2	\$3,631	22	\$5,057	34
1191	\$4,746	27	\$183	3	\$10,978	48	\$15,907	78
1192	\$1,872	10			\$6,527	28	\$8,399	38
1193	\$646	3					\$646	3
1201							\$0	-
1202							\$0	-
1203					\$217	1	\$217	1
1211							\$0	-
1212							\$0	-
1213							\$0	-

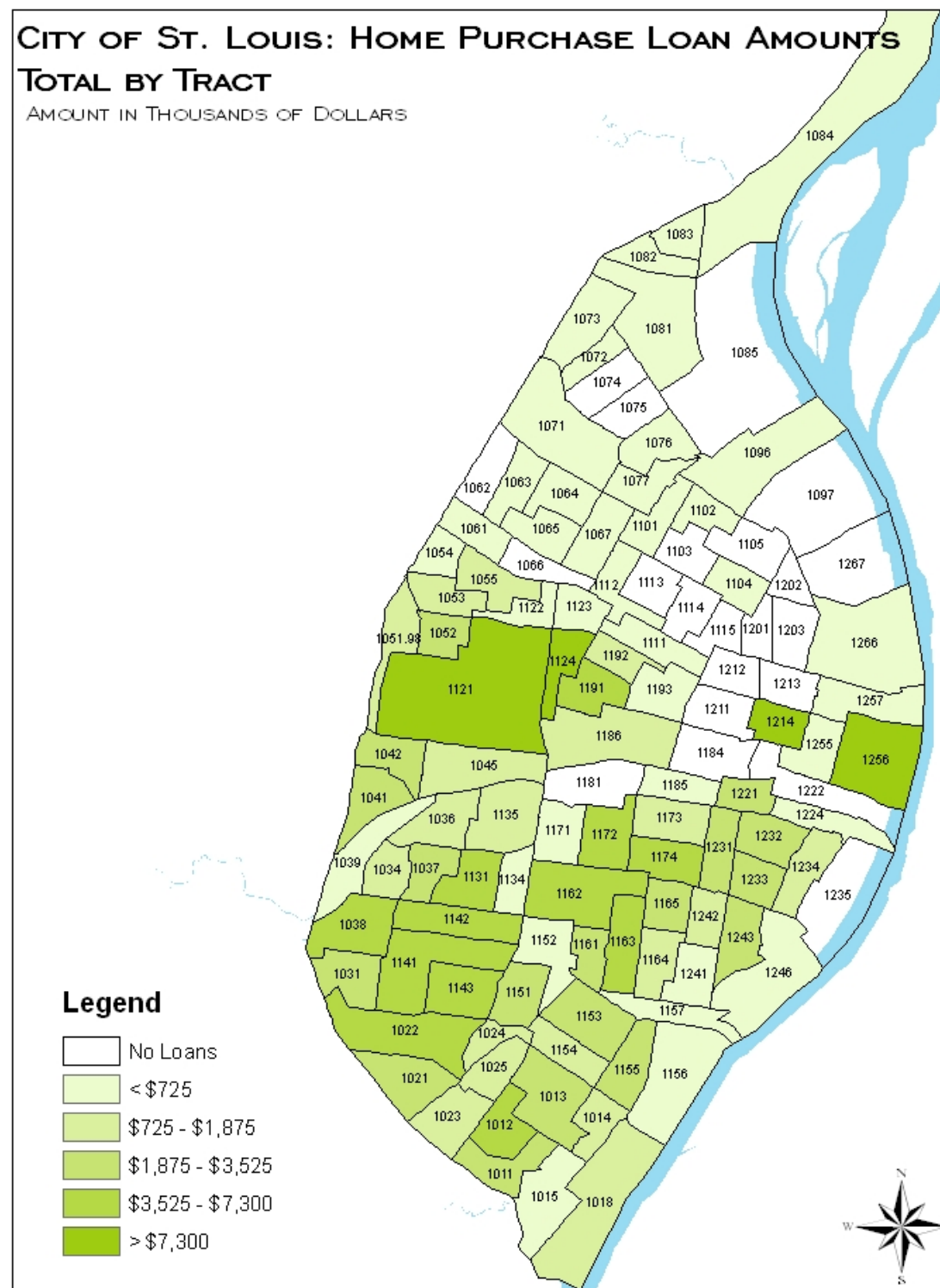
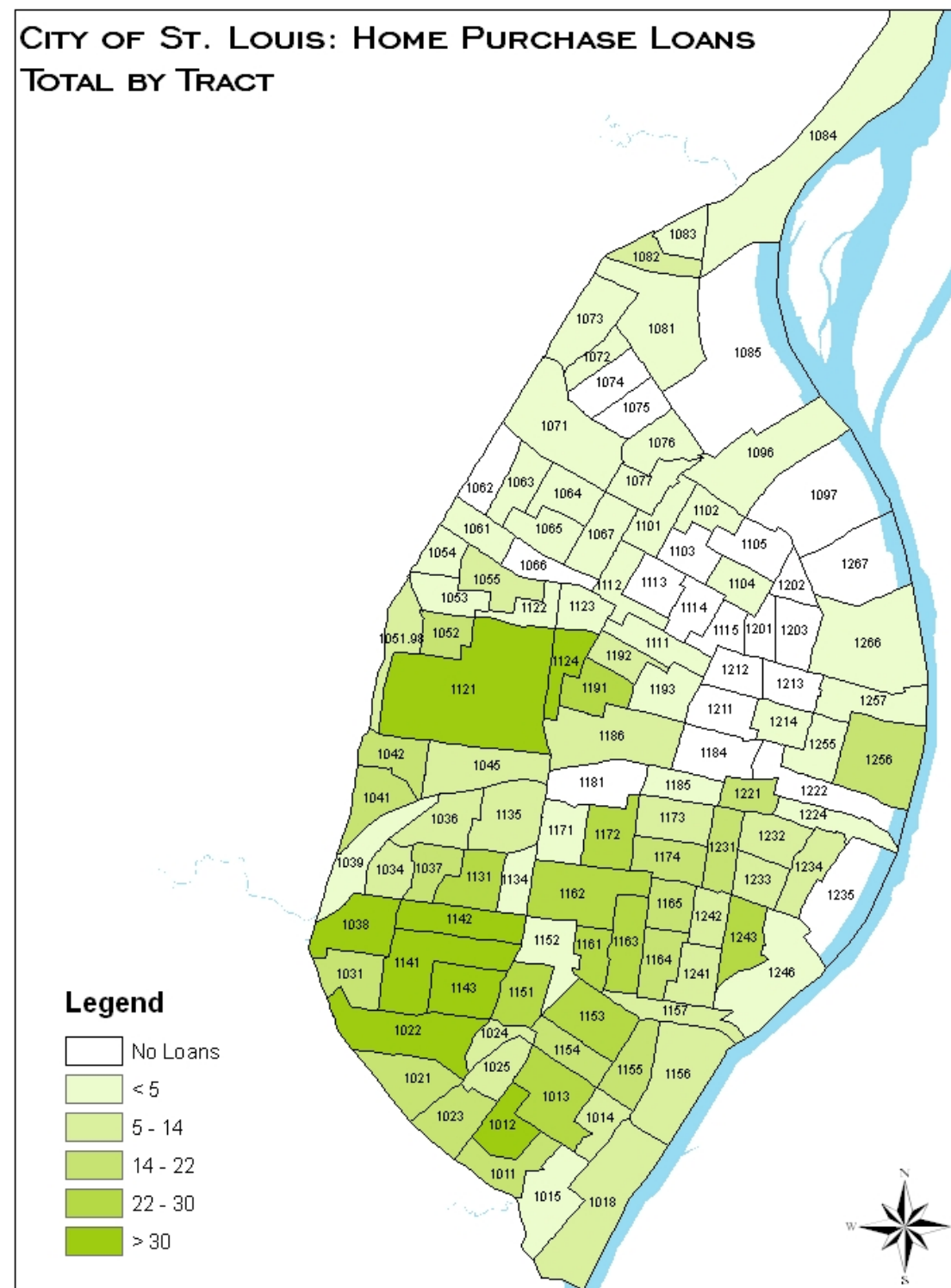
CITY OF ST. LOUIS: LOAN DISTRIBUTION 2009

TRACT	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1214	\$9,999	5			\$595	5	\$10,594	10
1221	\$2,884	19	\$195	2	\$3,210	12	\$6,289	33
1222							\$0	-
1224	\$725	3			\$1,848	9	\$2,573	12
1231	\$3,518	19			\$2,705	20	\$6,223	39
1232	\$2,268	12	\$52	1	\$4,266	21	\$6,586	34
1233	\$2,286	14			\$3,474	20	\$5,760	34
1234	\$1,154	7	\$131	1	\$3,446	22	\$4,731	30
1235							\$0	-
1241	\$551	9	\$139	1	\$1,064	10	\$1,754	20
1242	\$1,204	12			\$1,649	14	\$2,853	26
1243	\$3,331	23			\$3,755	26	\$7,086	49
1246	\$344	4			\$937	5	\$1,281	9
1255	\$461	4			\$3,532	16	\$3,993	20
1256	\$12,211	18	\$40	2	\$1,698	7	\$13,949	27
1257	\$119	1			\$210	2	\$329	3
1266	\$234	2			\$830	5	\$1,064	7
1267								









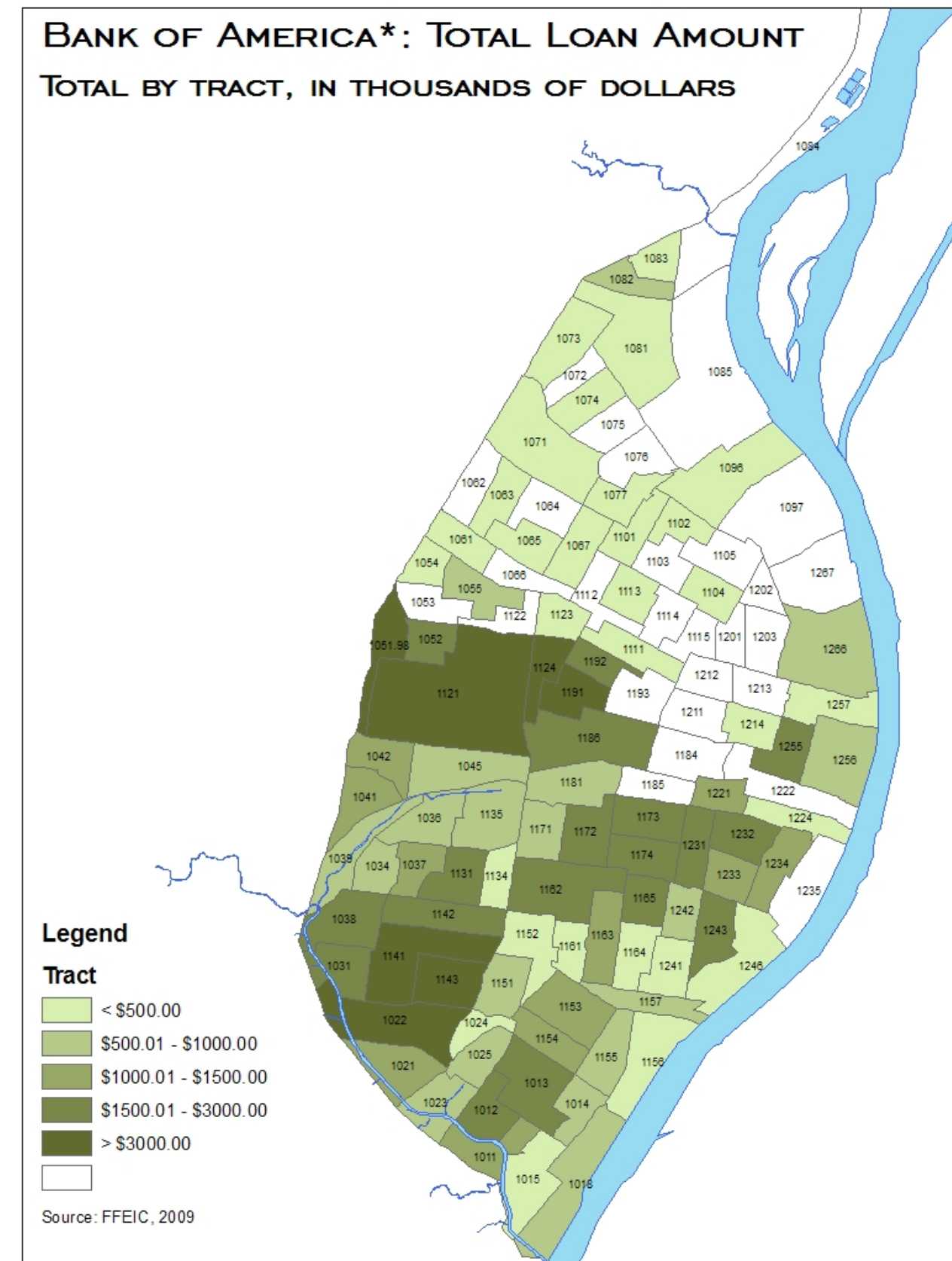
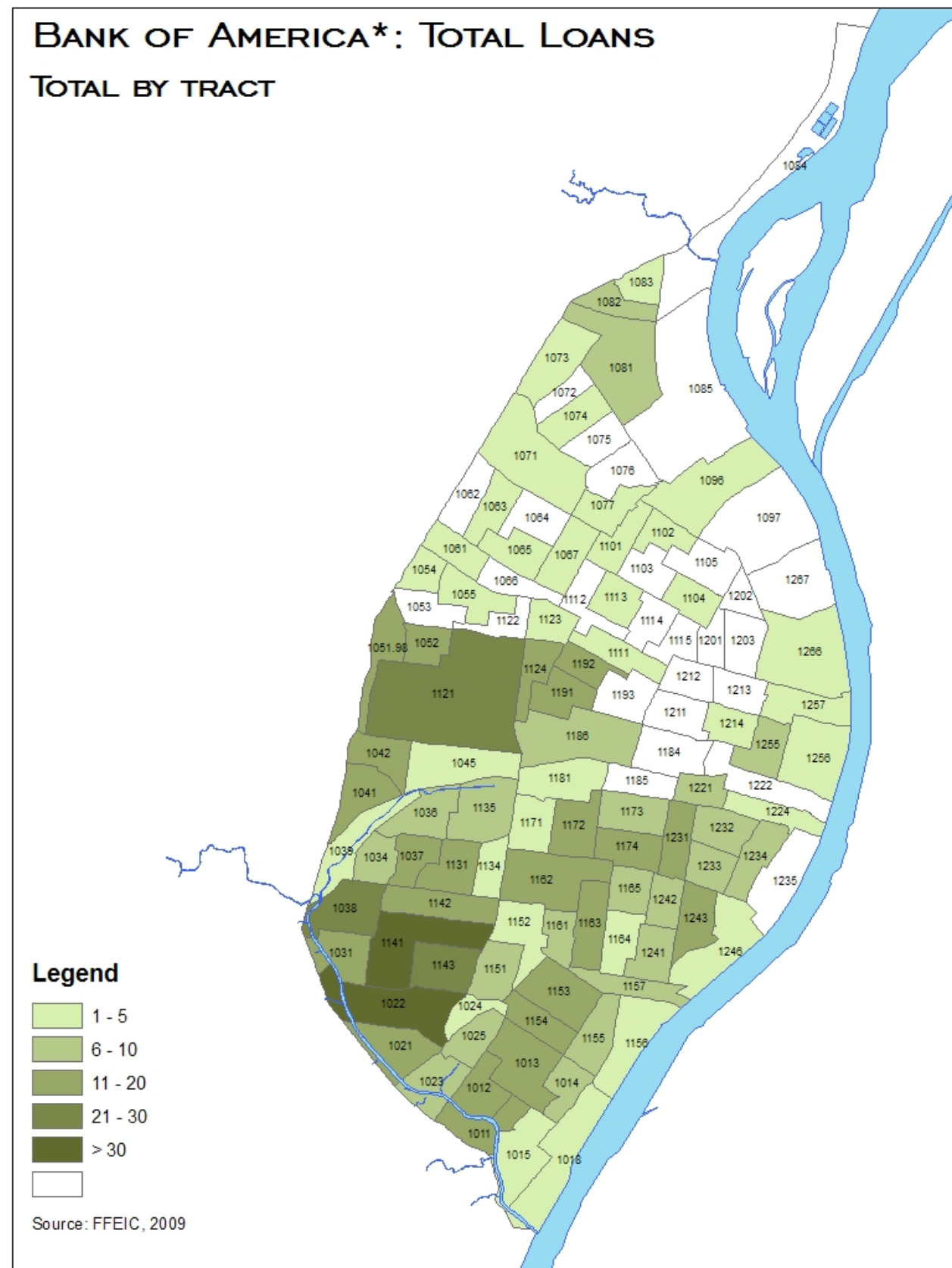
INDIVIDUAL BANK LOAN INFORMATION

BANK OF AMERICA – COUNTRYWIDE – MERRILL LYNCH  
\* INDICATES SUMMARY RECORD OF BANK OF AMERICA

BANK OF AMERICA: 5 YEAR SUMMARY																
	BANK OF AMERICA				COUNTRYWIDE				MERRILL LYNCH				TOTAL			
	NUMBER		AMOUNT		NUMBER		AMOUNT		NUMBER		AMOUNT		NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005	718	4,513	\$86,065	\$680,223												
2006	839	4,451	\$107,908	\$693,201												
2007	1,073	5,189	\$129,090	\$734,865												
2008	481	5,338	\$122,223	\$1,356,384					18	221	\$3,556	\$84,199				
2009	599	5,552	\$85,822	\$939,443	121	1,696	\$16,626	\$279,746	9	153	\$1,626	\$43,356	729	7,401	\$104,074	\$1,262,545
TOTAL	3,710	25,043	\$531,108	\$4,404,116	121	1,696	\$16,626	\$279,746	27	374	\$5,182	\$127,555	729	7,401	\$104,074	\$1,262,545
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS																
**ALL INFORMATION COLLECTED FROM FFEIC HMDA																



BANK OF AMERICA * : 20 YEAR SUMMARY						
	St. Louis City		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989	\$20,043	744	\$149,995	3,751	13.36%	19.83%
1990	\$19,177	670	\$195,178	3,422	9.83%	19.58%
1991	\$21,073	791	\$155,834	3,894	13.52%	20.31%
1992						
1993						
1994						
1995	\$11,456	448	\$122,739	2,698	9.33%	16.60%
1996	\$21,038	503	\$295,966	4,121	7.11%	12.21%
1997	\$13,961	382	\$145,739	2,462	9.58%	15.52%
1998	\$1,265	15	\$116,104	998	1.09%	1.50%
1999	\$3,145	29	\$147,842	1,023	2.13%	2.83%
2000	\$81,422	1,245	\$599,972	5,867	13.57%	21.22%
2001	\$106,509	1,332	\$1,116,026	10,021	9.54%	13.29%
2002	\$78,845	739	\$980,748	\$7,740	8.04%	9.55%
2003	\$108,148	1,126	\$1,339,790	11,176	8.07%	10.08%
2004	\$85,932	726	\$920,378	5,777	9.34%	12.57%
2005	\$86,065	718	\$680,223	4,513	12.65%	15.91%
2006	\$107,908	839	\$693,201	4,451	15.57%	18.85%
2007	\$129,090	1,073	\$734,865	5,189	17.57%	20.68%
2008	\$122,223	481	\$1,356,384	5,338	9.01%	9.01%
2009	\$104,074	729	\$1,262,545	7,401	8.24%	9.85%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						





COMMERCE BANK

Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2005	110	939	\$6,939	\$90,085
2006	95	1,080	\$8,847	\$91,725
2007	92	704	\$8,842	\$81,891
2008	84	729	\$7,490	\$69,356
2009	84	789	\$7,855	\$100,486
TOTAL	465	4,241	\$39,973	\$433,543
Amount is represented in the thousands of dollars				

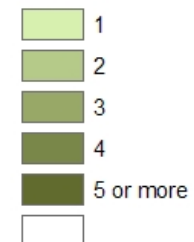
Commerce Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1989	\$2,878	115	\$43,901	913	6.60%	12.60%
1990	\$3,155	195	\$73,878	1,370	4.30%	14.20%
1991	\$1,863	151	\$37,971	1,264	4.90%	11.90%
1992	\$1,937	163	\$37,155	1,234	5.20%	13.20%
1993						
1994	\$6,802	234	\$71,910	1,662	9.50%	14.10%
1995						
1996						
1997	\$1,609	70	\$51,764	875	3.10%	8.00%
1998	\$7,700	222	\$112,433	1,763	6.80%	12.60%
1999	\$2,404	94	\$48,556	801	5.00%	11.70%
2000	\$6,569	143	\$110,172	696	6.00%	20.50%
2001	\$7,950	151	\$161,411	1,625	4.90%	9.30%
2002	\$10,146	157	\$184,225	1,463	5.50%	10.70%
2003	\$13,727	103	\$195,640	1,526	7.00%	6.70%
2004	\$7,850	103	\$87,680	774	9.00%	13.30%
2005	\$6,939	110	\$90,085	939	7.70%	11.70%
2006	\$8,847	95	\$91,725	1,080	9.60%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.10%
2008	\$7,490	84	\$69,356	729	10.80%	11.50%
2009	\$7,855	84	\$100,486	789	7.82%	10.65%
Amount is represented in the thousands of dollars						

## COMMERCE BANK: TOTAL LOANS

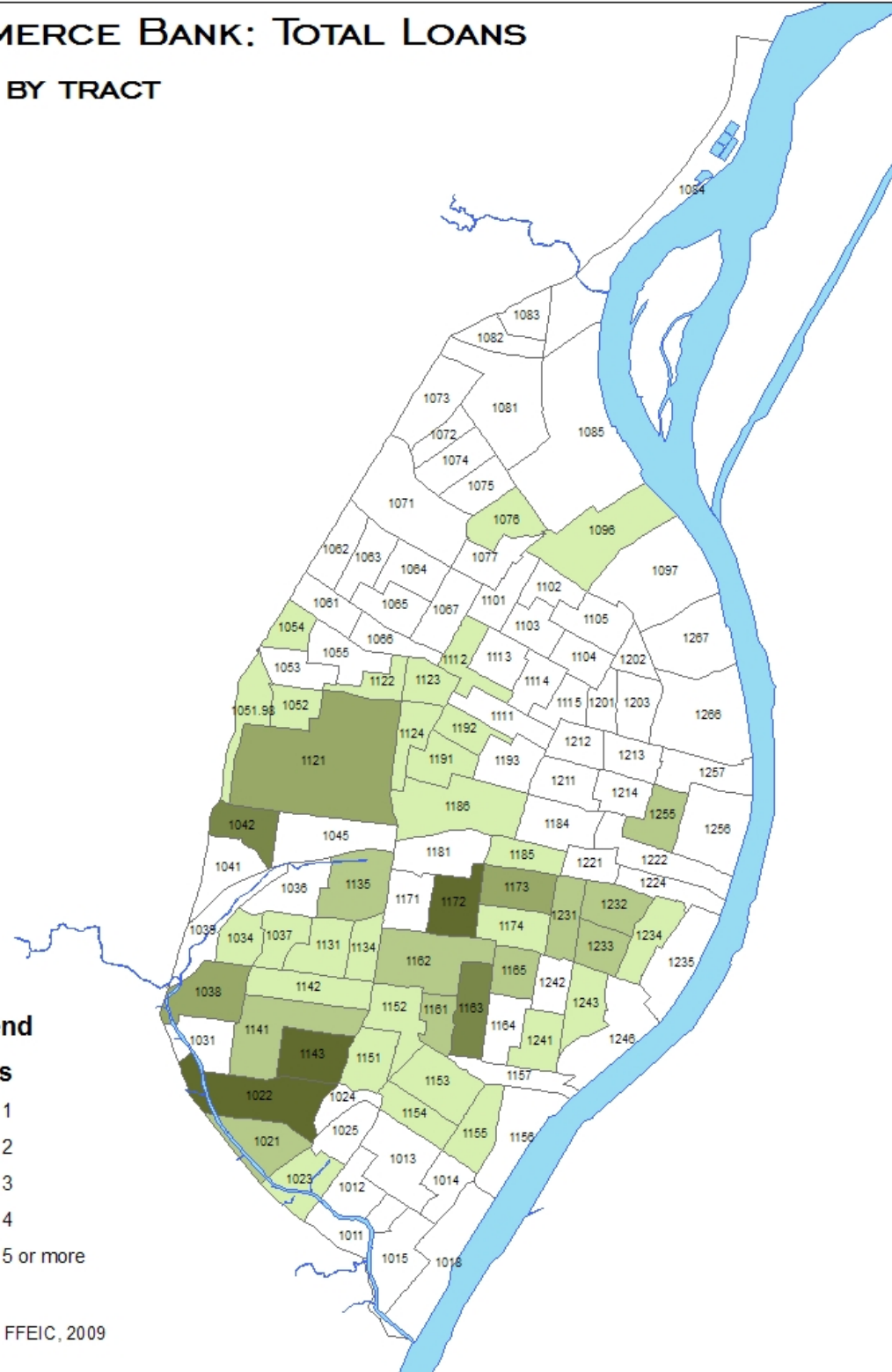
TOTAL BY TRACT

### Legend

#### Tracts



Source: FFEIC, 2009

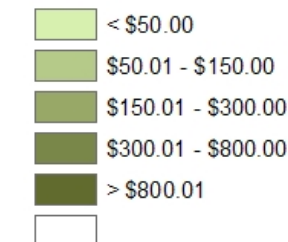


## COMMERCE BANK: TOTAL LOAN AMOUNT

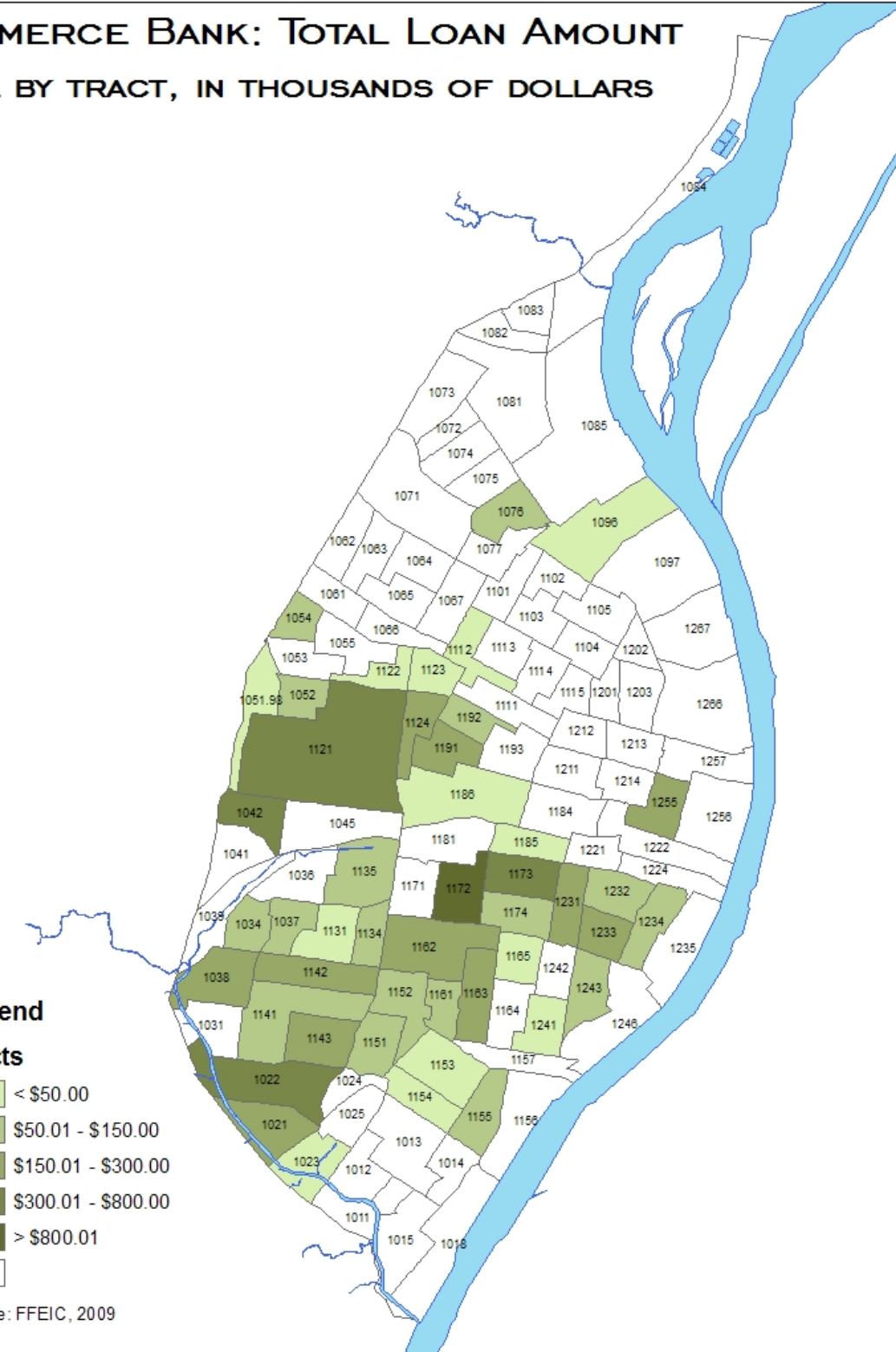
TOTAL BY TRACT, IN THOUSANDS OF DOLLARS

### Legend

#### Tracts



Source: FFEIC, 2009



FIRST BANK

FIRST BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005	54	1,140	\$8,977	\$126,750
2006	26	561	\$2,938	\$62,035
2007	35	395	\$8,195	\$55,589
2008	31	1,002	\$4,040	\$126,141
2009	67	1,203	\$18,228	\$197,156
TOTAL	213	4,301	\$42,378	\$567,671
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				
2002-2005 INFORMATION COLLECTED FROM FFEIC HMDA				

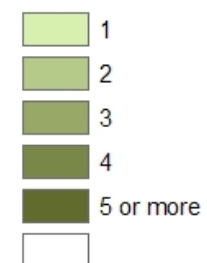
FIRST BANK: 20 YEAR SUMMARY						
YEAR	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002	\$2,310	19	\$48,102	856	4.80%	2.20%
2003	\$8,624	100	\$364,008	3,634	2.40%	2.80%
2004	\$5,566	48	\$128,139	1,126	4.30%	4.30%
2005	\$8,977	54	\$126,750	1,140	7.10%	4.70%
2006	\$2,938	26	\$62,035	561	4.70%	4.60%
2007	\$8,195	35	\$55,589	395	14.70%	8.90%
2008	\$4,040	31	\$126,141	1,002	3.20%	3.10%
2009	\$18,228	67	\$197,156	1,203	9.25%	5.57%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

## FIRST BANK: TOTAL LOANS

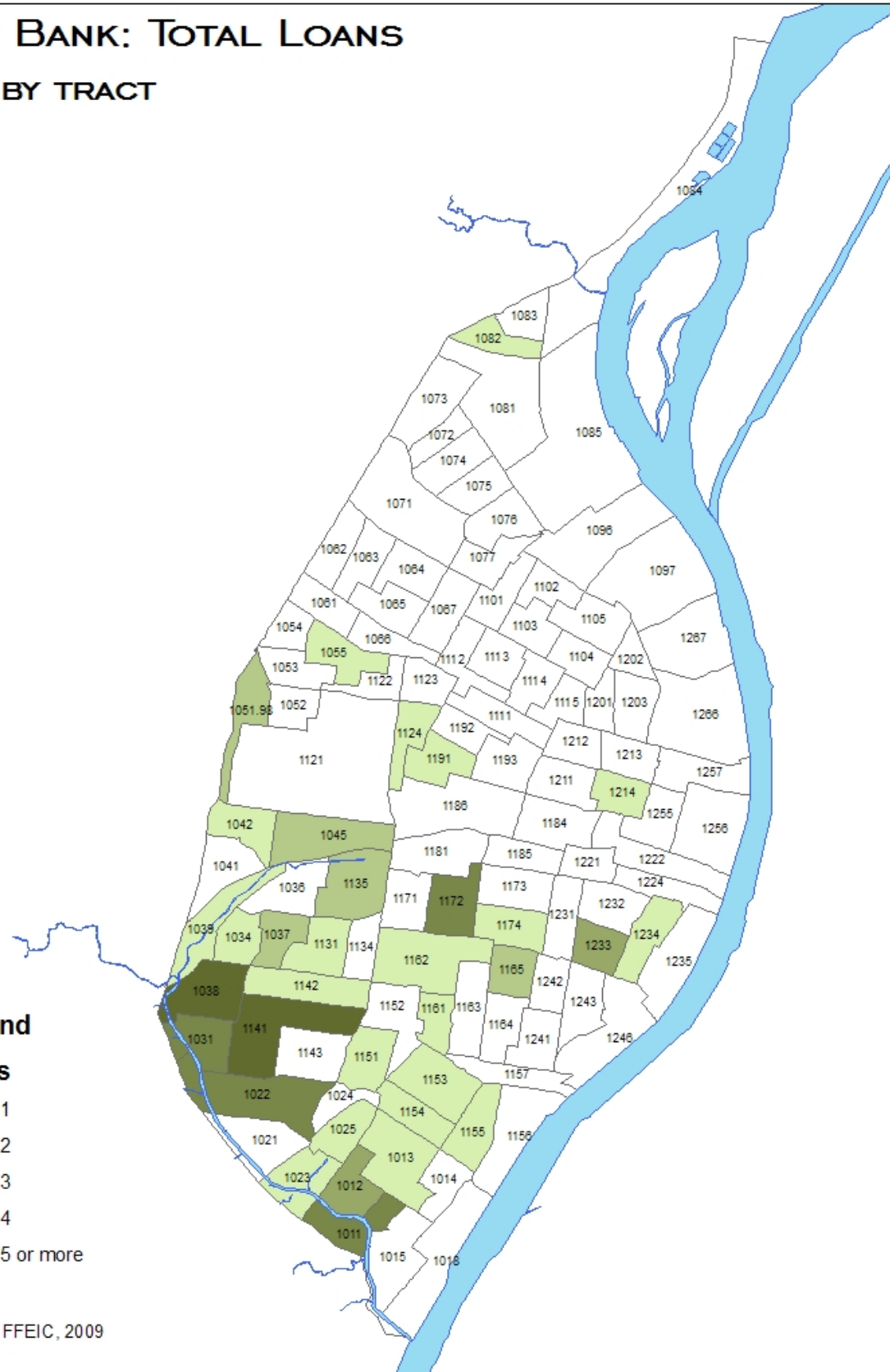
TOTAL BY TRACT

### Legend

#### Tracts



Source: FFEIC, 2009

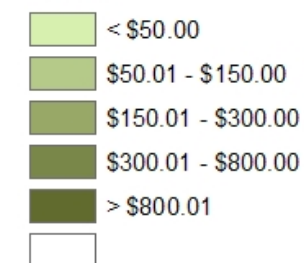


## FIRST BANK: TOTAL LOAN AMOUNT

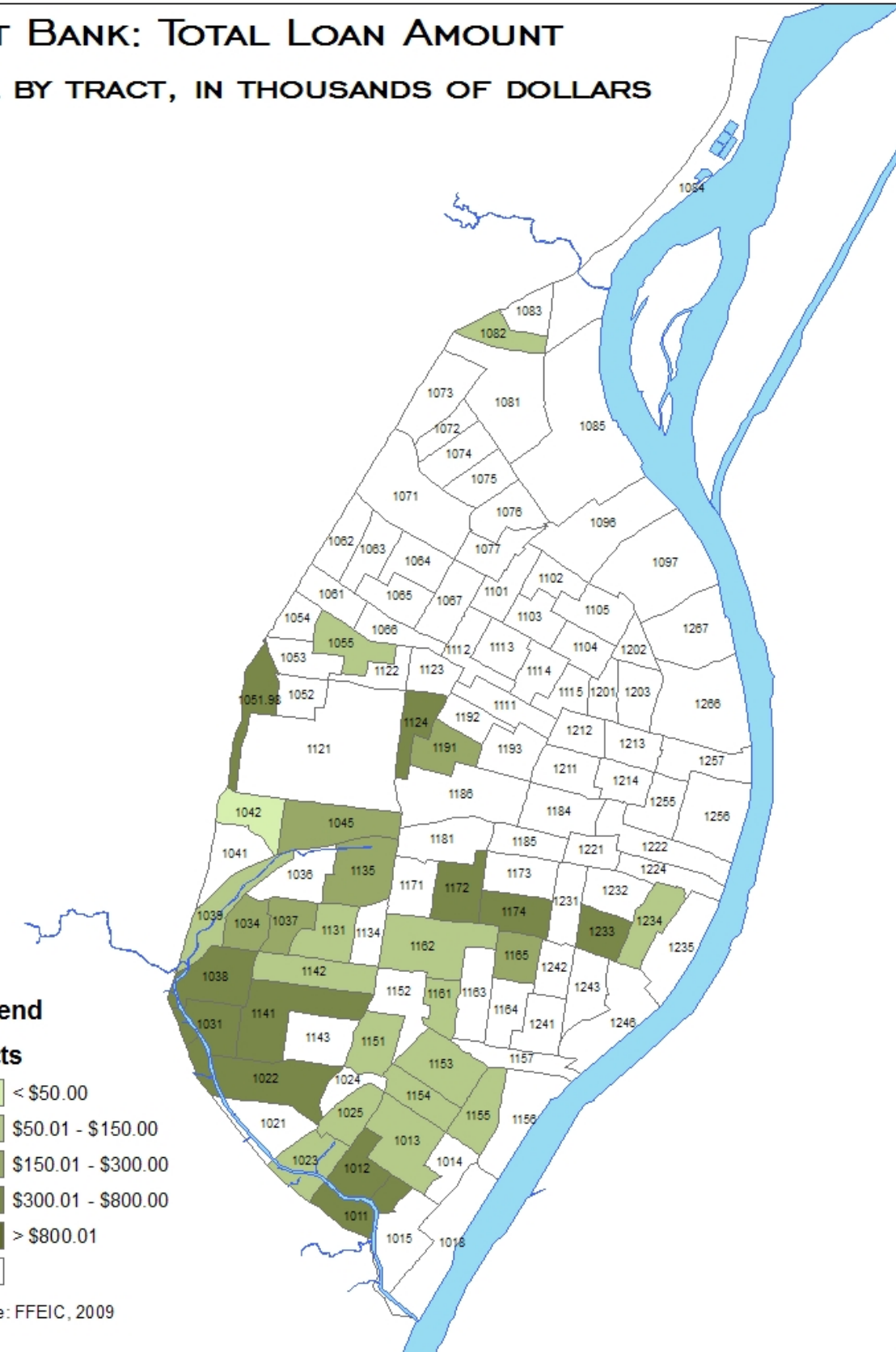
TOTAL BY TRACT, IN THOUSANDS OF DOLLARS

### Legend

#### Tracts



Source: FFEIC, 2009



FIRST COMMUNITY NATIONAL BANK

FIRST COMMUNITY NATIONAL BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005				
2006				
2007				
2008				
2009	0	21	\$0	\$3,331
TOTAL	0	21	\$0	\$3,331
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

FIRST COMMUNITY NATIONAL BANK : 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009	\$0	0	\$3,331	21	0.00%	0.00%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

NO LOANS ORIGINATING IN THE CITY OF ST. LOUIS

JEFFERSON BANK

JEFFERSON BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005				
2006				
2007	15	65	\$1,790	\$6,631
2008	24	98	\$3,024	\$17,347
2009	9	70	\$1,214	\$5,124
TOTAL	48	233	\$6,028	\$29,102
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

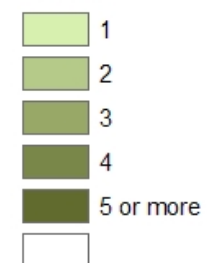
JEFFERSON BANK: 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$1,790	15	\$6,631	65	27.00%	23.10%
2008	\$3,024	24	\$17,347	98	17.40%	24.50%
2009	\$1,214	9	\$5,124	70	23.69%	12.86%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

## JEFFERSON BANK: TOTAL LOANS

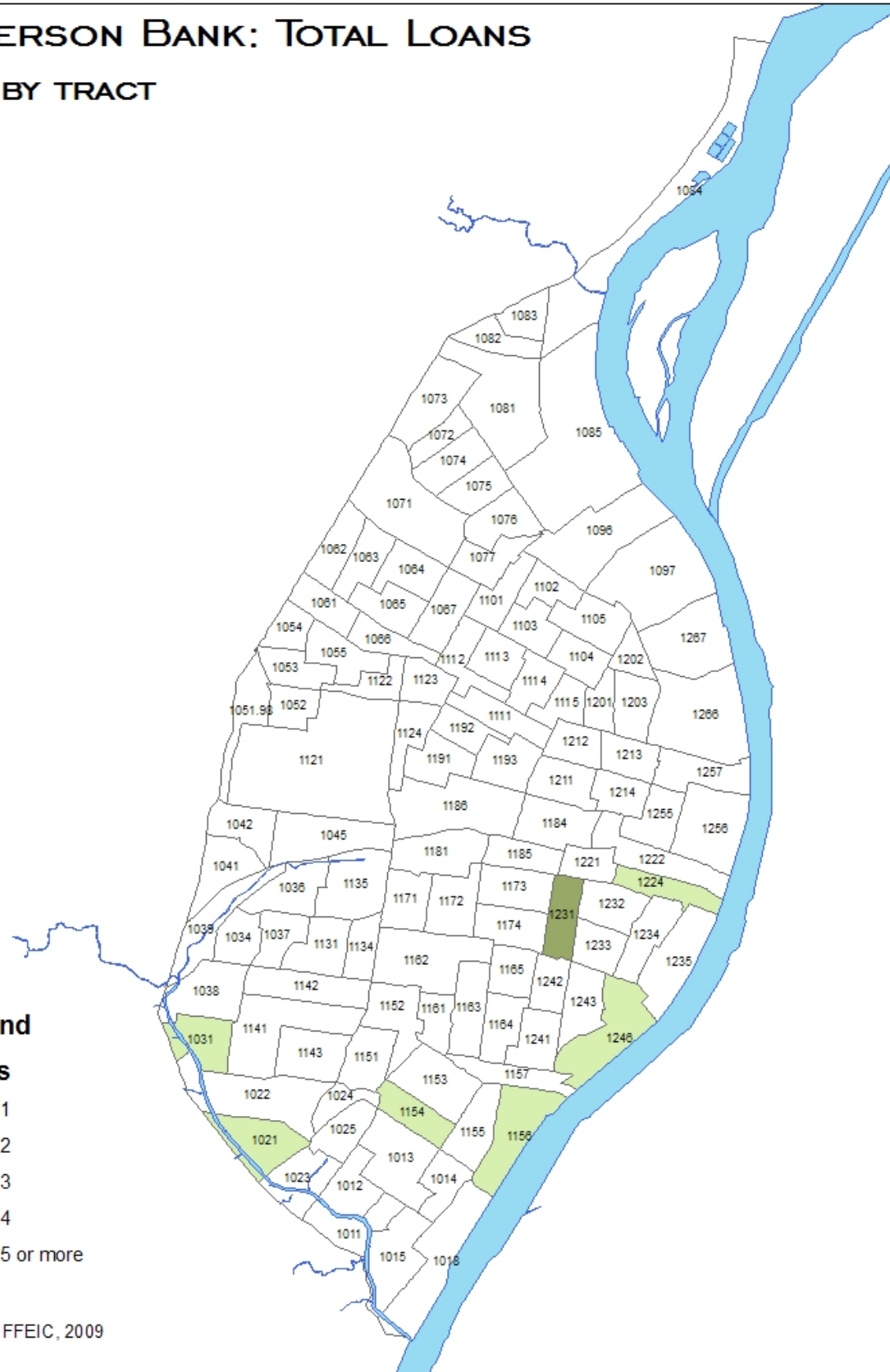
TOTAL BY TRACT

### Legend

#### Tracts



Source: FFEIC, 2009

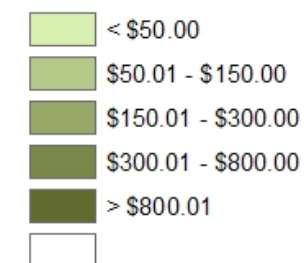


## JEFFERSON BANK: TOTAL LOAN AMOUNT

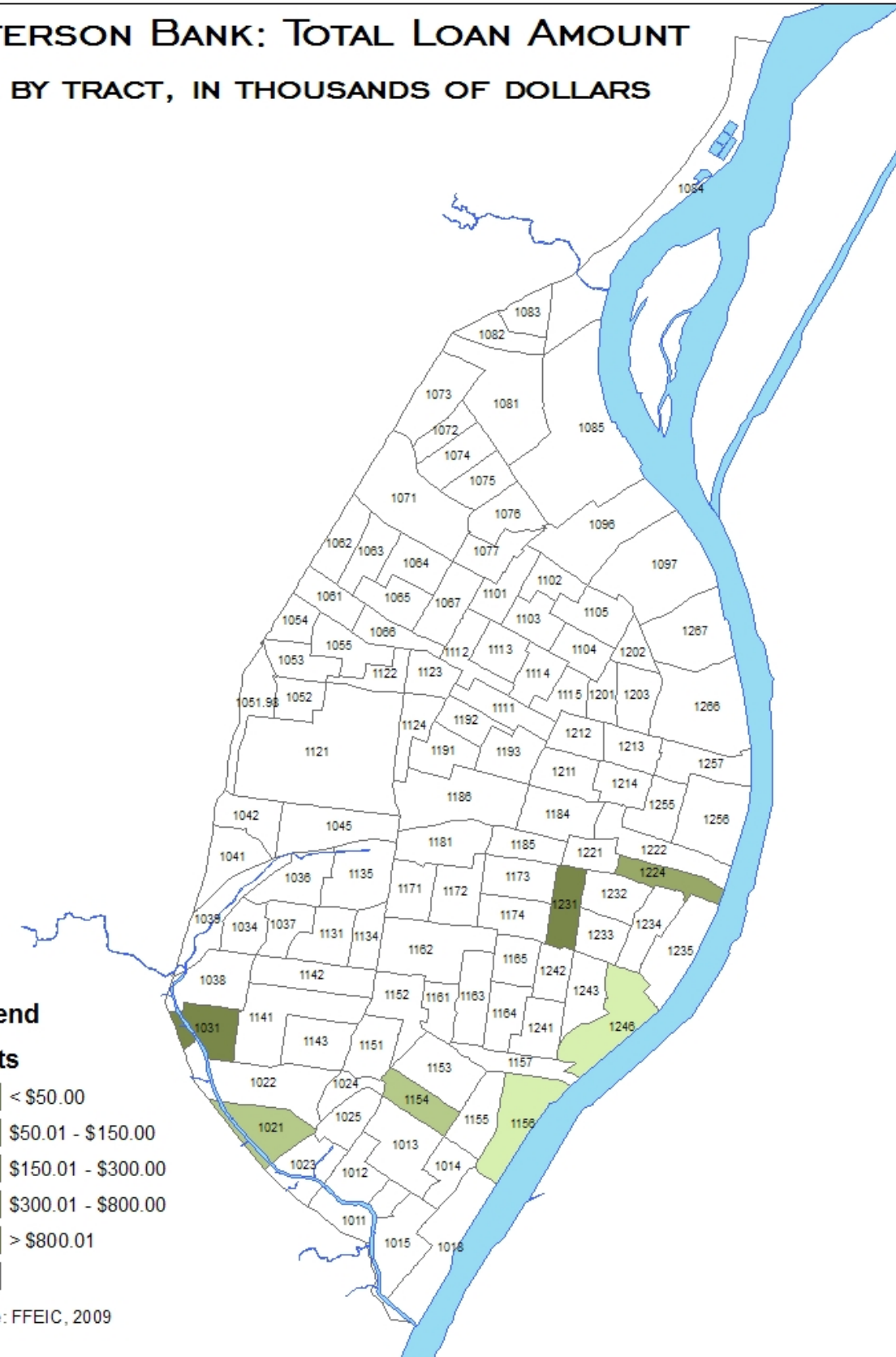
TOTAL BY TRACT, IN THOUSANDS OF DOLLARS

### Legend

#### Tracts



Source: FFEIC, 2009

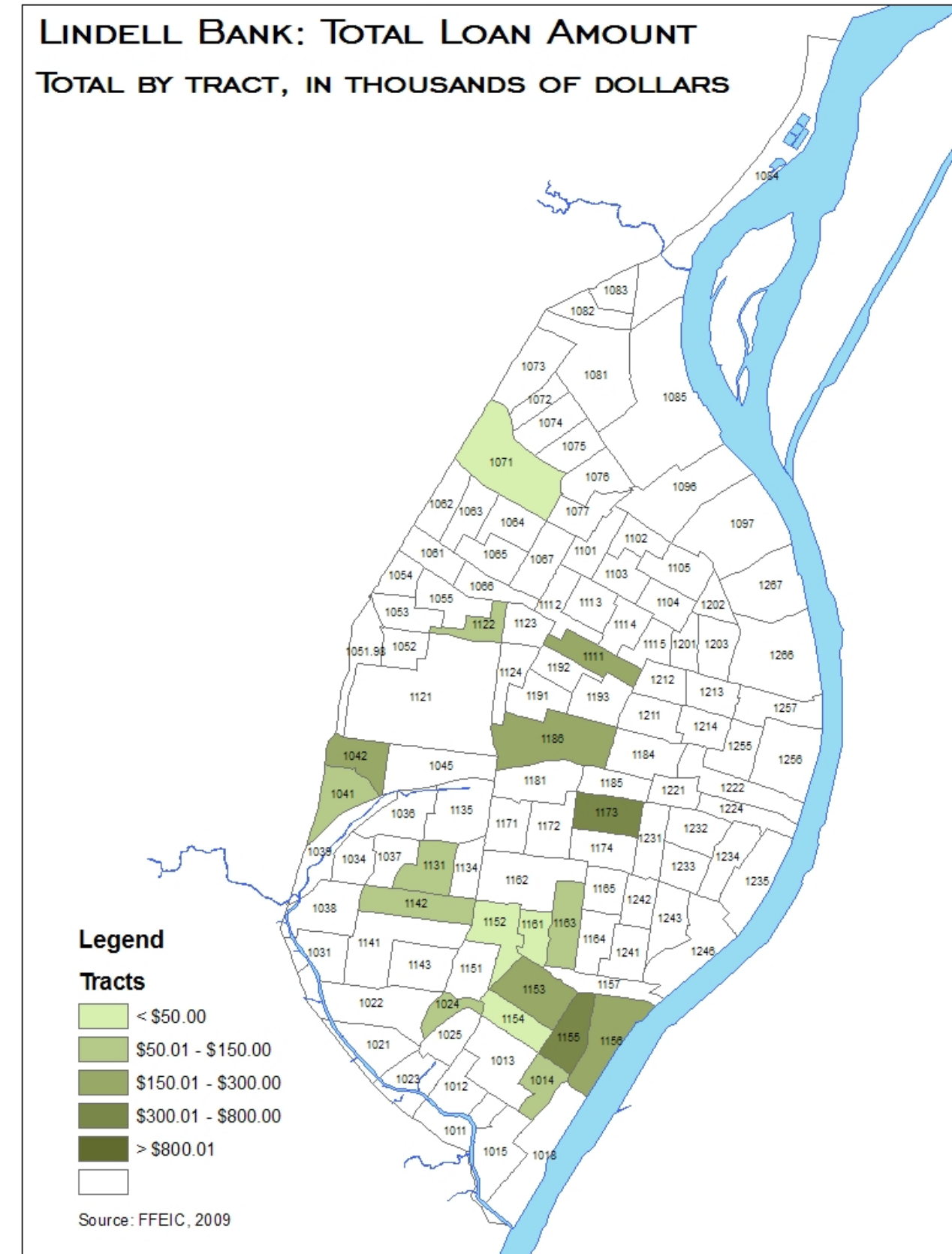
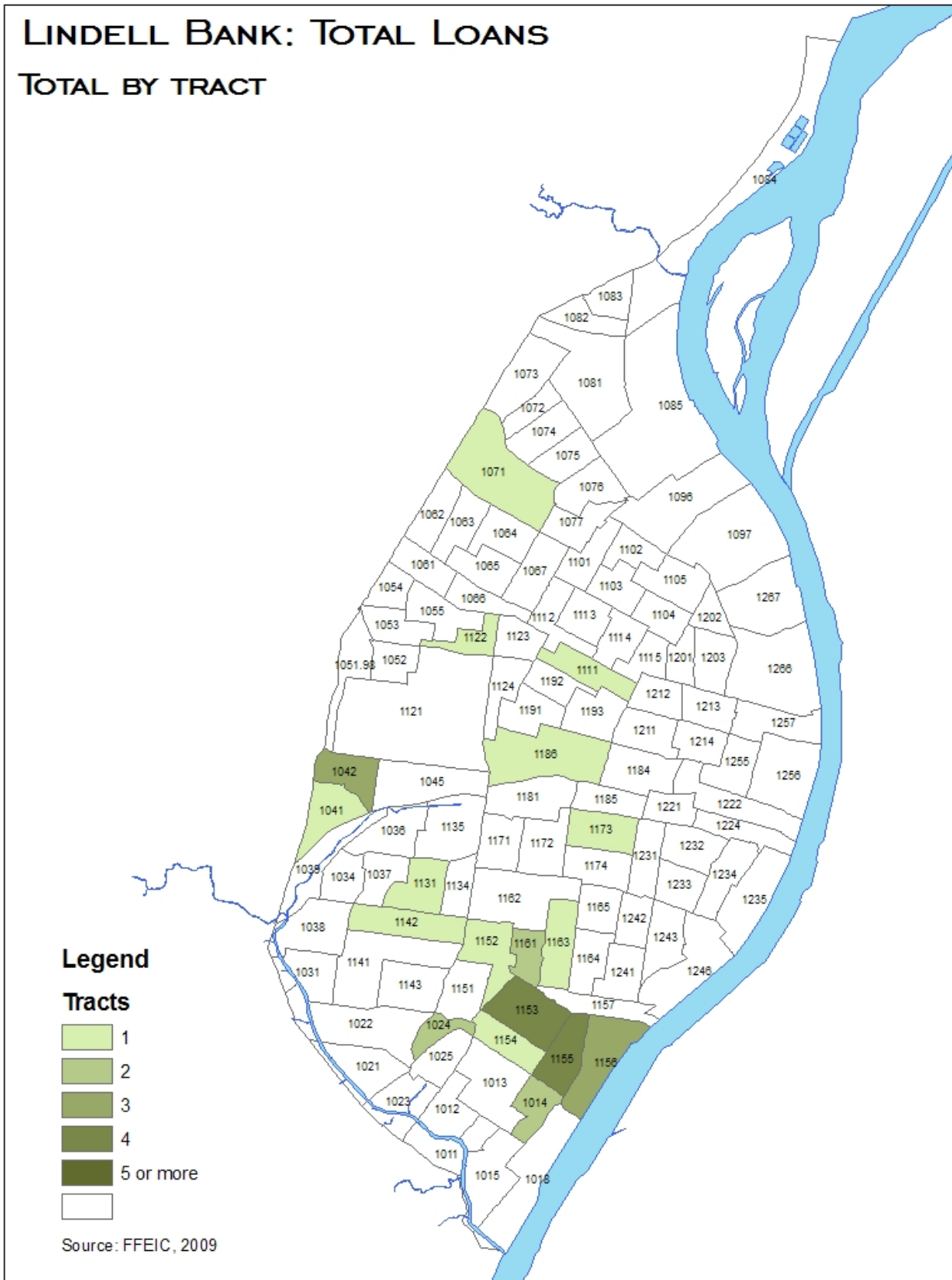




LINDELL BANK

LINDELL BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005	40	127	\$4,928	\$13,091
2006	18	58	\$2,631	\$5,767
2007	28	88	\$3,317	\$9,014
2008	103	189	\$8,085	\$15,967
2009	31	91	\$2,488	\$7,550
TOTAL	220	553	\$21,449	\$51,389
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

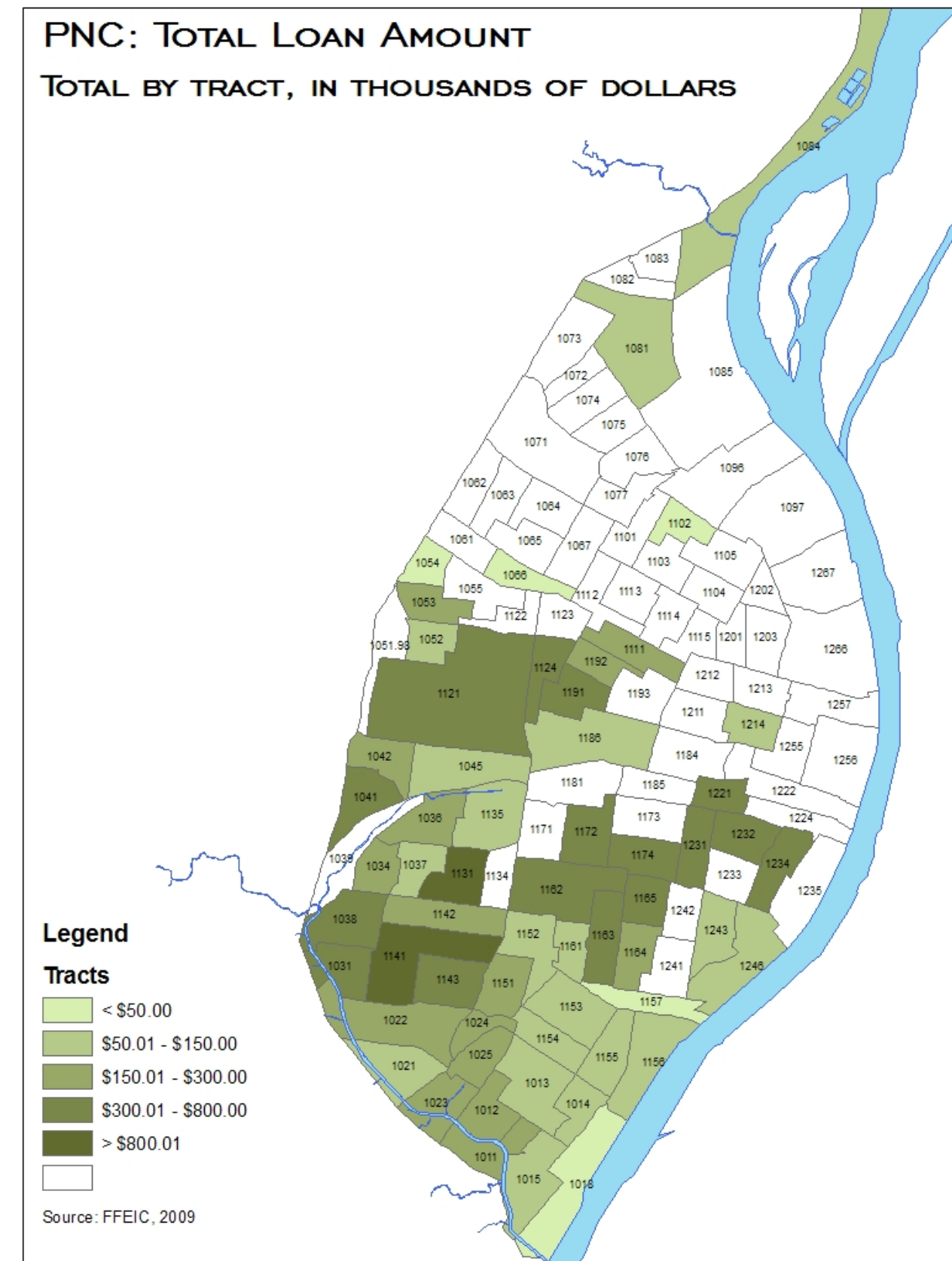
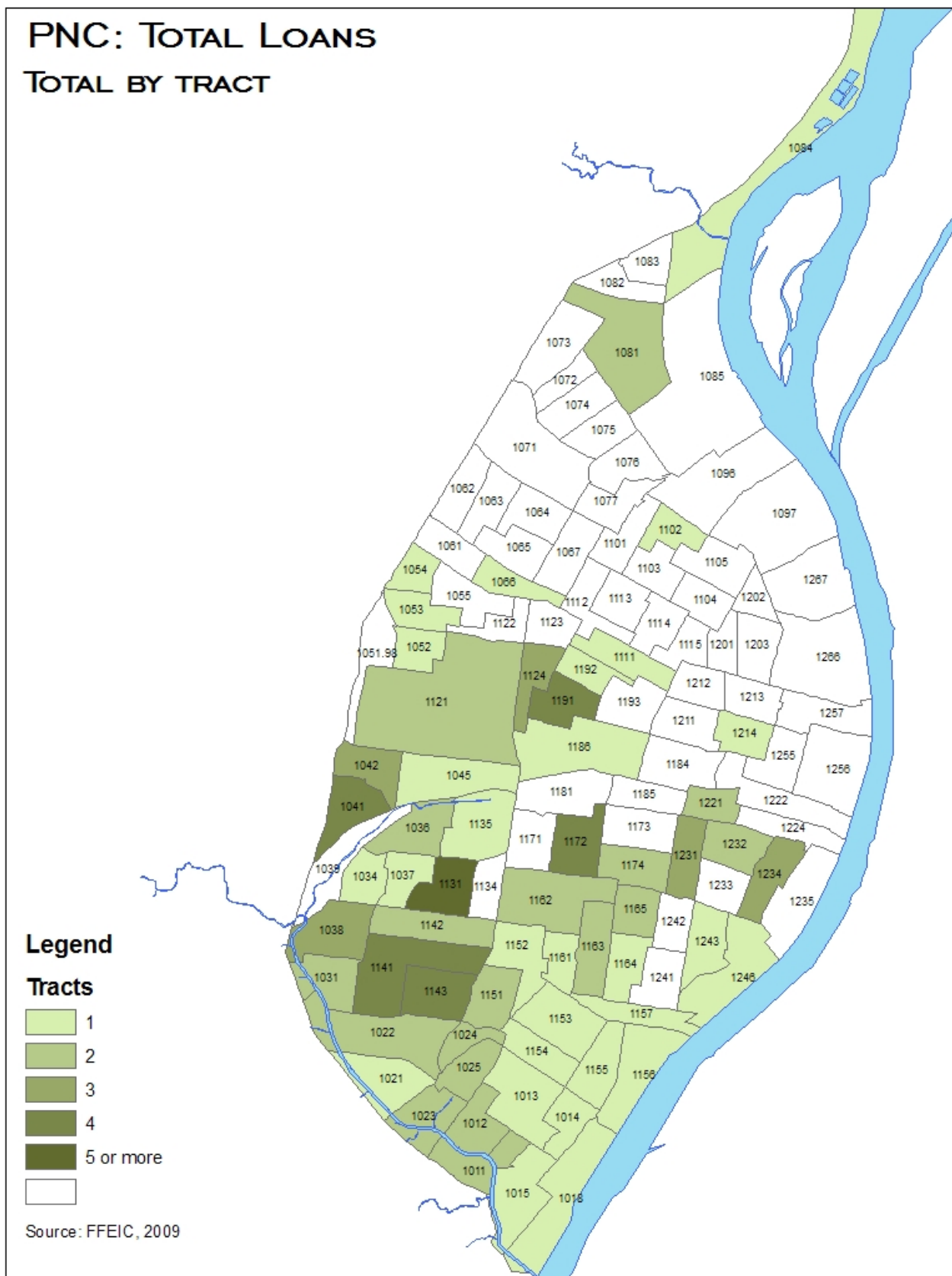
LINDELL BANK: 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989	\$2,230	72	\$9,043	200	24.70%	36.00%
1990	\$4,725	114	\$19,096	356	24.70%	32.00%
1991	\$3,695	87	\$8,754	180	42.20%	48.30%
1992	\$4,590	102	\$11,597	199	39.60%	51.30%
1993						
1994	\$1,416	43	\$4,740	72	29.90%	59.70%
1995	\$928	30	\$3,460	67	26.80%	44.80%
1996	\$1,003	27	\$3,233	52	31.00%	51.90%
1997	\$1,119	28	\$3,209	51	34.90%	54.90%
1998	\$779	21	\$1,992	35	39.10%	60.00%
1999	\$968	22	\$4,288	61	22.60%	36.10%
2000	\$1,014	14	\$6,719	76	15.10%	18.40%
2001	\$582	15	\$4,546	59	12.80%	25.40%
2002	\$1,558	25	\$5,669	64	27.50%	39.10%
2003	\$6,738	39	\$13,062	103	51.60%	37.90%
2004	\$4,464	40	\$13,793	131	32.40%	30.50%
2005	\$4,928	40	\$13,091	127	37.60%	31.50%
2006	\$2,631	18	\$5,767	58	45.60%	31.00%
2007	\$3,317	28	\$9,014	88	36.80%	31.80%
2008	\$8,085	103	\$15,967	189	50.60%	54.50%
2009	\$2,488	31	\$7,550	91	34.07%	32.95%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						



PNC (FORMERLY NATIONAL CITY BANK)

PNC (FORMERLY NATIONAL CITY BANK): 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005				
2006				
2007	347	2,056	\$49,662	\$316,431
2008	197	1,142	\$36,236	\$202,041
2009	125	1,079	\$18,317	\$193,630
TOTAL	669	4,277	\$104,215	\$712,102
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				
2002-2005 INFORMATION COLLECTED FROM FFEIC HMDA				

PNC (FORMERLY NATIONAL CITY BANK): 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.70%	16.90%
2008	\$36,236	197	\$202,041	1,142	17.90%	17.30%
2009	\$18,317	125	\$193,630	1,079	11.58%	9.46%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

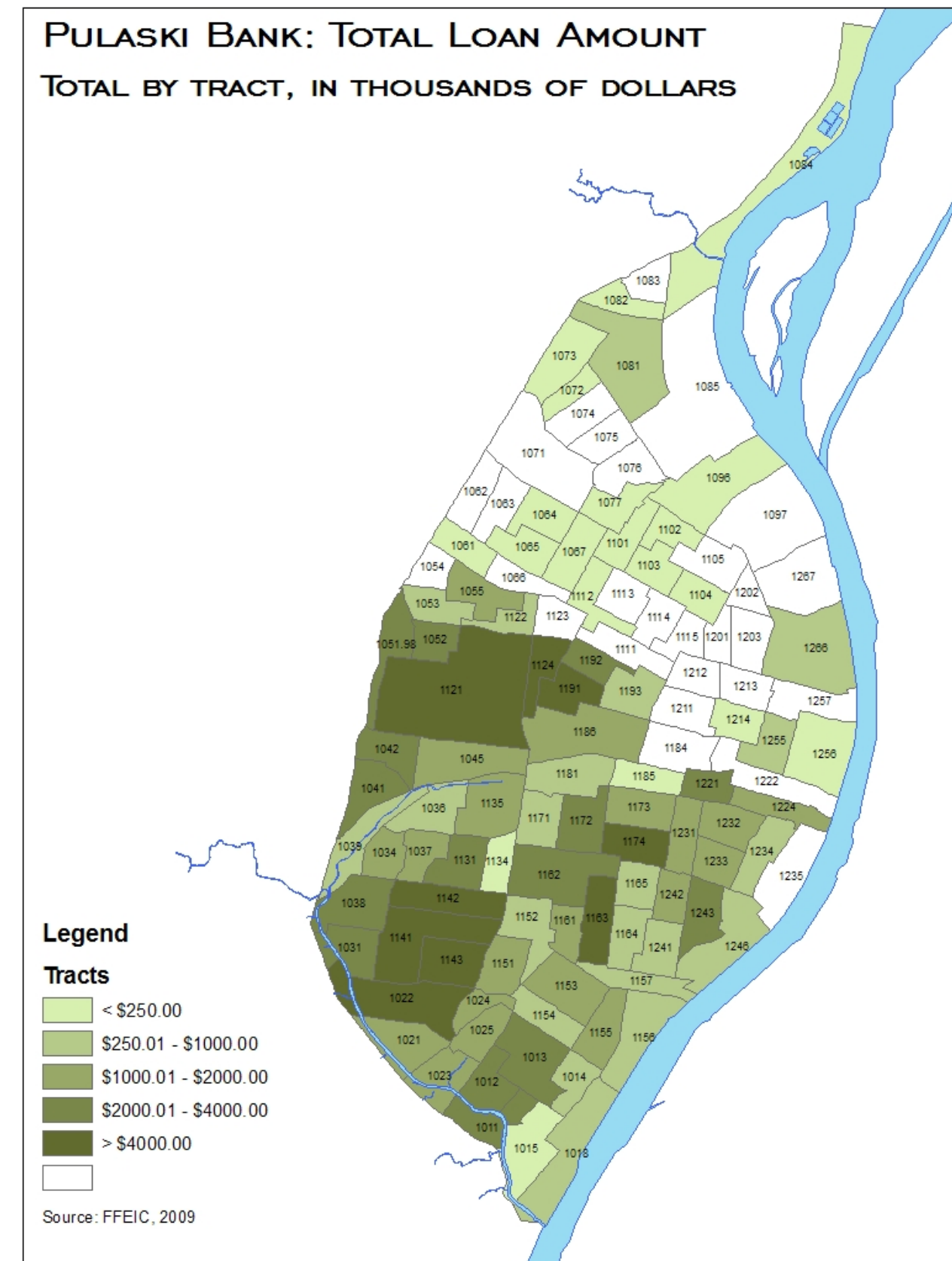
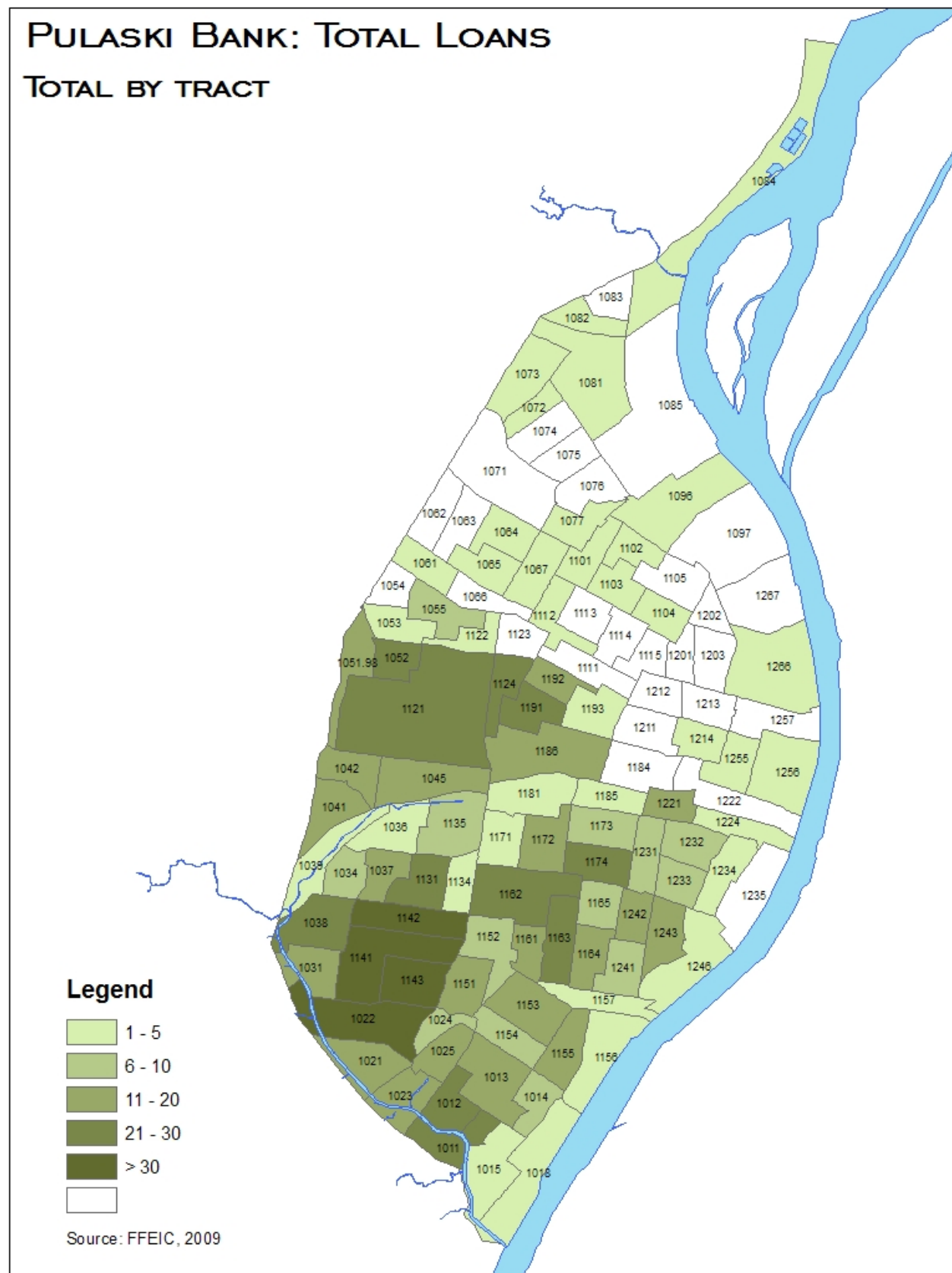


PULASKI BANK

PULASKI BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005	570	4,307	\$70,519	\$660,378
2006	642	4,620	\$82,753	\$717,111
2007	833	4,233	\$126,480	\$718,357
2008	730	5,115	\$102,234	\$854,040
2009	945	7,355	\$137,689	\$1,237,172
TOTAL	3,720	25,630	\$519,675	\$4,187,058
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

PULASKI BANK: 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.10%	9.20%
2002	\$70,505	597	\$851,406	5,502	8.30%	10.90%
2003	\$70,505	779	\$1,178,977	7,614	6.00%	10.20%
2004	\$78,401	683	\$746,842	5,052	10.50%	13.50%
2005	\$70,519	570	\$660,378	4,307	10.70%	13.20%
2006	\$82,753	642	\$717,111	4,620	11.50%	13.90%
2007	\$126,480	833	\$718,357	4,233	17.60%	19.70%
2008	\$102,234	730	\$854,040	5,115	12.00%	14.30%
2009	\$137,689	945	\$1,237,172	7,355	12.85%	11.13%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						





REGIONS BANK

REGIONS BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005				
2006				
2007				
2008				
2009	110	889	\$14,719	\$148,749
TOTAL	110	889	\$14,719	\$148,749
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

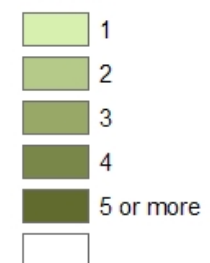
REGIONS BANK: 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009	\$14,719	110	\$148,749	889	12.37%	9.90%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

## REGIONS BANK: TOTAL LOANS

TOTAL BY TRACT

### Legend

#### Tracts



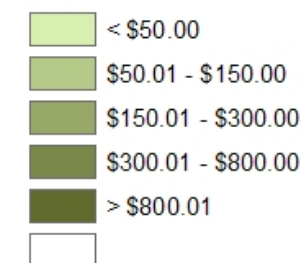
Source: FFEIC, 2009

## REGIONS BANK: TOTAL LOAN AMOUNT

TOTAL BY TRACT, IN THOUSANDS OF DOLLARS

### Legend

#### Tracts



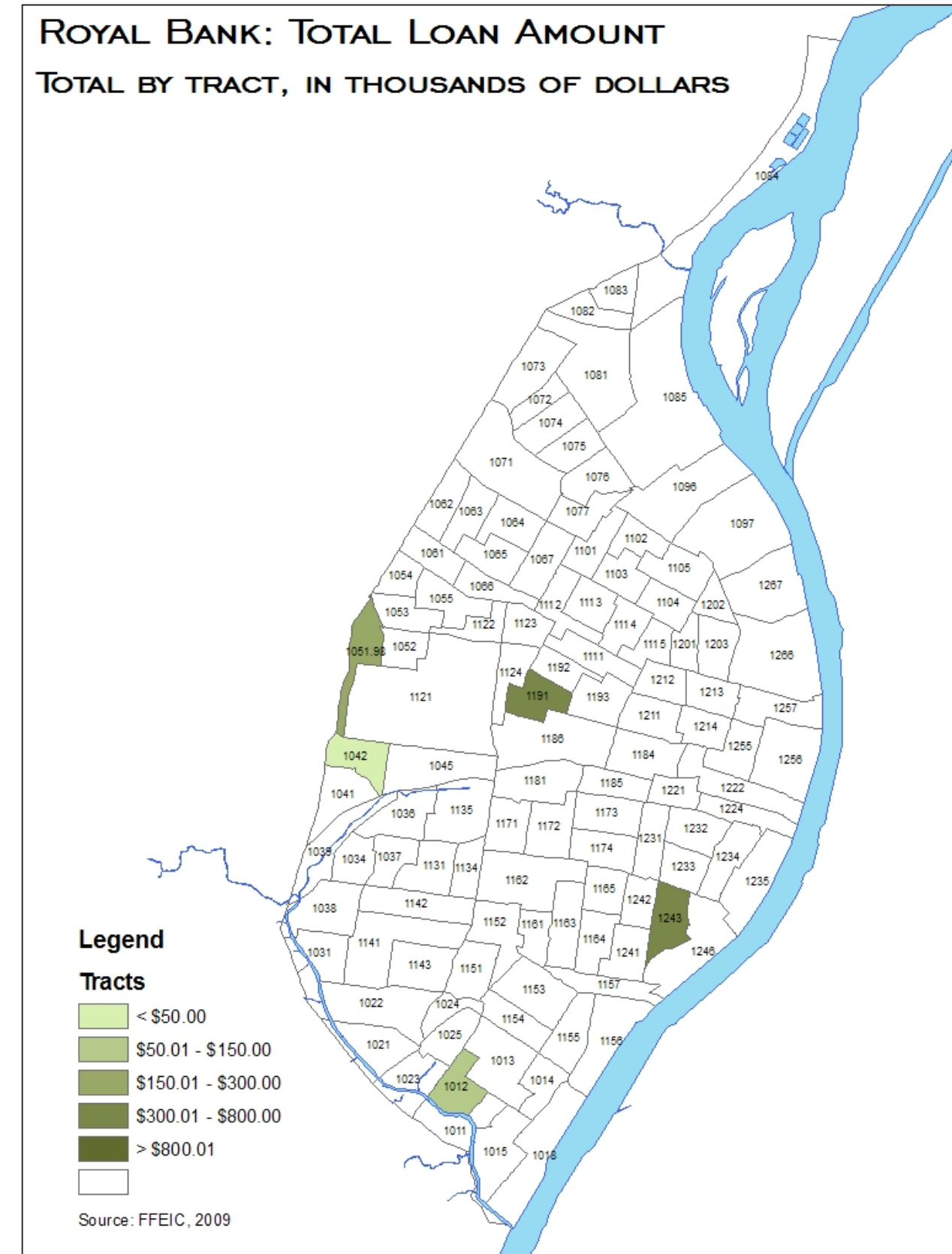
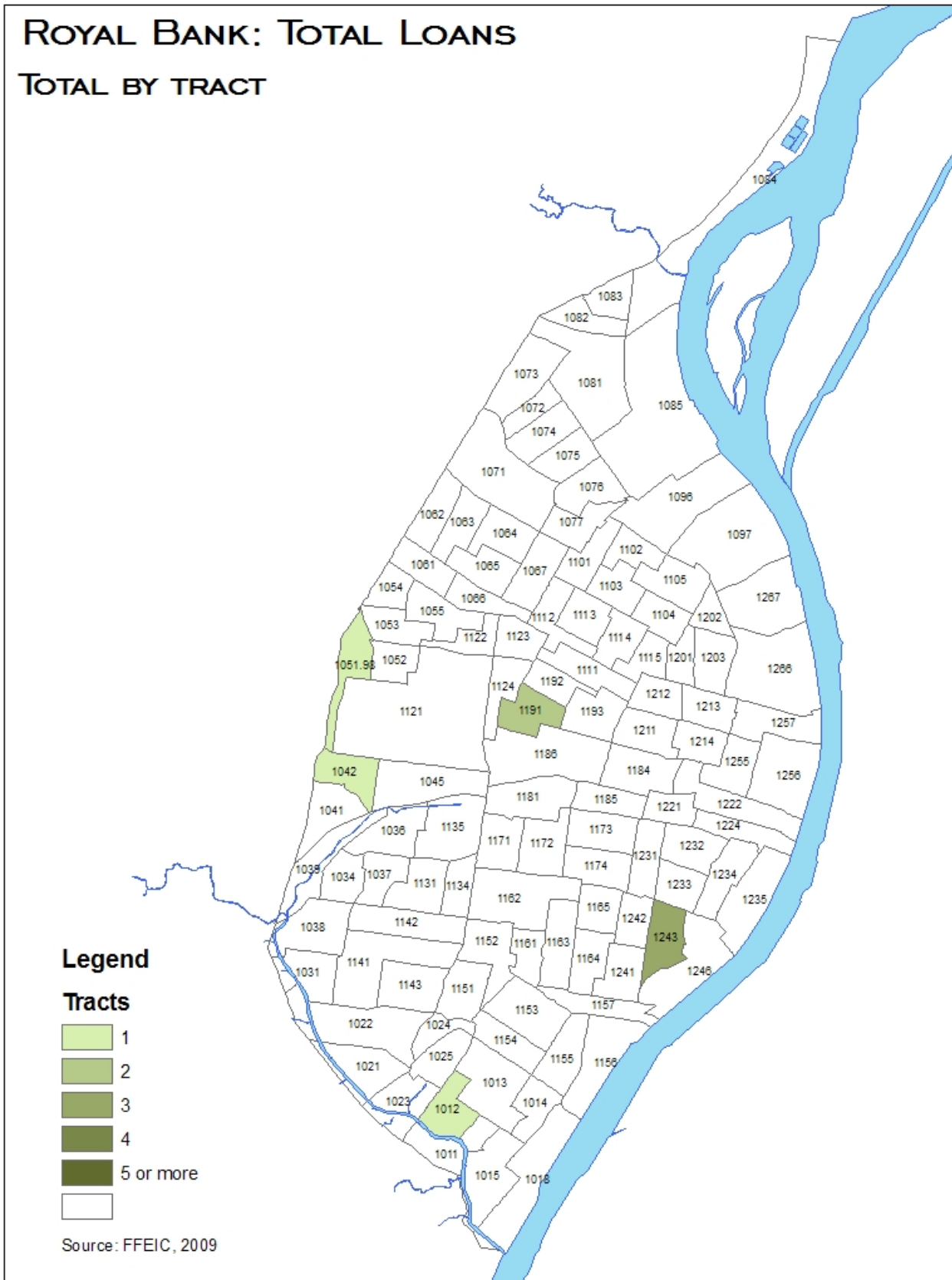
Source: FFEIC, 2009



ROYAL BANK

ROYAL BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005	19	69	\$11,506	\$19,411
2006	11	37	\$2,978	\$12,108
2007	10	60	\$24,091	\$31,556
2008	6	32	\$2,932	\$15,129
2009	8	22	\$1,191	\$4,098
TOTAL	54	220	\$42,698	\$82,302
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

ROYAL BANK: 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998	\$170	2	\$6,665	62	2.60%	3.20%
1999	\$329	16	\$4,526	66	7.30%	24.20%
2000	\$606	8	\$3,570	42	17.00%	19.00%
2001	\$177	3	\$9,405	57	1.90%	5.30%
2002	\$1,925	23	\$14,364	81	13.40%	28.40%
2003	\$2,880	12	\$15,101	31	19.10%	38.70%
2004	\$1,513	8	\$15,181	42	10.00%	19.00%
2005	\$11,506	19	\$19,411	69	59.30%	27.50%
2006	\$2,978	11	\$12,108	37	24.60%	29.70%
2007	\$24,091	10	\$31,556	60	76.30%	16.70%
2008	\$2,932	6	\$15,129	32	19.40%	18.80%
2009	\$1,191	8	\$4,098	22	29.06%	36.36%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						



UMB

UMB BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005	97	931	\$2,102	\$18,986
2006	138	680	\$1,803	\$16,867
2007	38	363	\$521	\$8,876
2008	102	102	\$11,248	\$11,248
2009	31	309	\$1,445	\$34,765
TOTAL	406	2,385	\$17,119	\$90,742
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

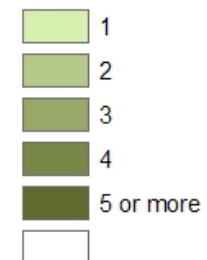
UMB BANK: 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
YEAR	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989	\$283	44	\$4,807	799	5.90%	5.50%
1990	\$814	90	\$10,105	197	8.10%	45.70%
1991	\$621	94	\$9,156	928	6.80%	10.10%
1992	\$1,016	60	\$22,155	572	4.60%	10.50%
1993	\$1,616	188	\$18,463	1,298	8.80%	14.50%
1994	\$2,600	318	\$17,432	2,074	14.90%	15.30%
1995	\$1,320	251	\$15,809	2,352	8.30%	10.70%
1996	\$853	167	\$13,803	1,942	6.20%	8.60%
1997	\$835	173	\$13,807	1,945	6.00%	8.90%
1998	\$1,300	178	\$14,149	1,913	9.20%	9.30%
1999	\$841	156	\$9,429	1,409	8.90%	11.10%
2000	\$3,659	156	\$25,682	1,461	14.20%	10.70%
2001	\$3,811	143	\$38,300	1,207	10.00%	11.80%
2002	\$5,016	121	\$27,599	879	18.20%	13.80%
2003	\$3,709	174	\$41,722	992	8.90%	17.50%
2004	\$1,838	93	\$22,272	950	8.30%	9.80%
2005	\$2,102	97	\$18,986	931	11.10%	10.40%
2006	\$1,803	138	\$16,867	680	10.70%	20.30%
2007	\$521	38	\$8,876	363	5.90%	10.50%
2008	\$11,248	102	\$11,248	102	100.00%	####
2009	\$1,445	31	\$34,765	309	4.16%	10.03%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						

## UMB: TOTAL LOANS

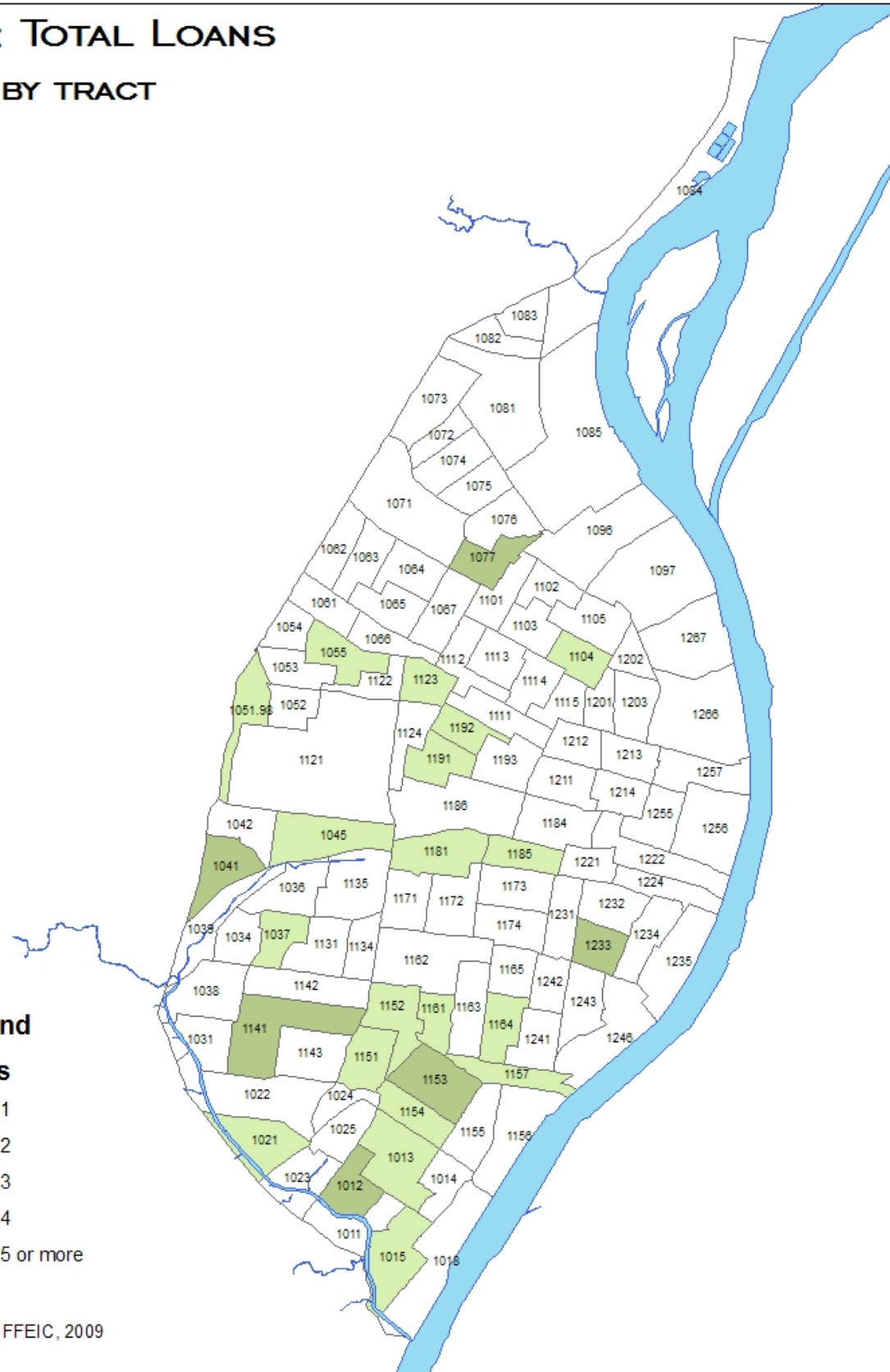
TOTAL BY TRACT

### Legend

#### Tracts



Source: FFEIC, 2009

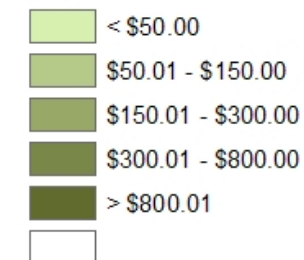


## UMB: TOTAL LOAN AMOUNT

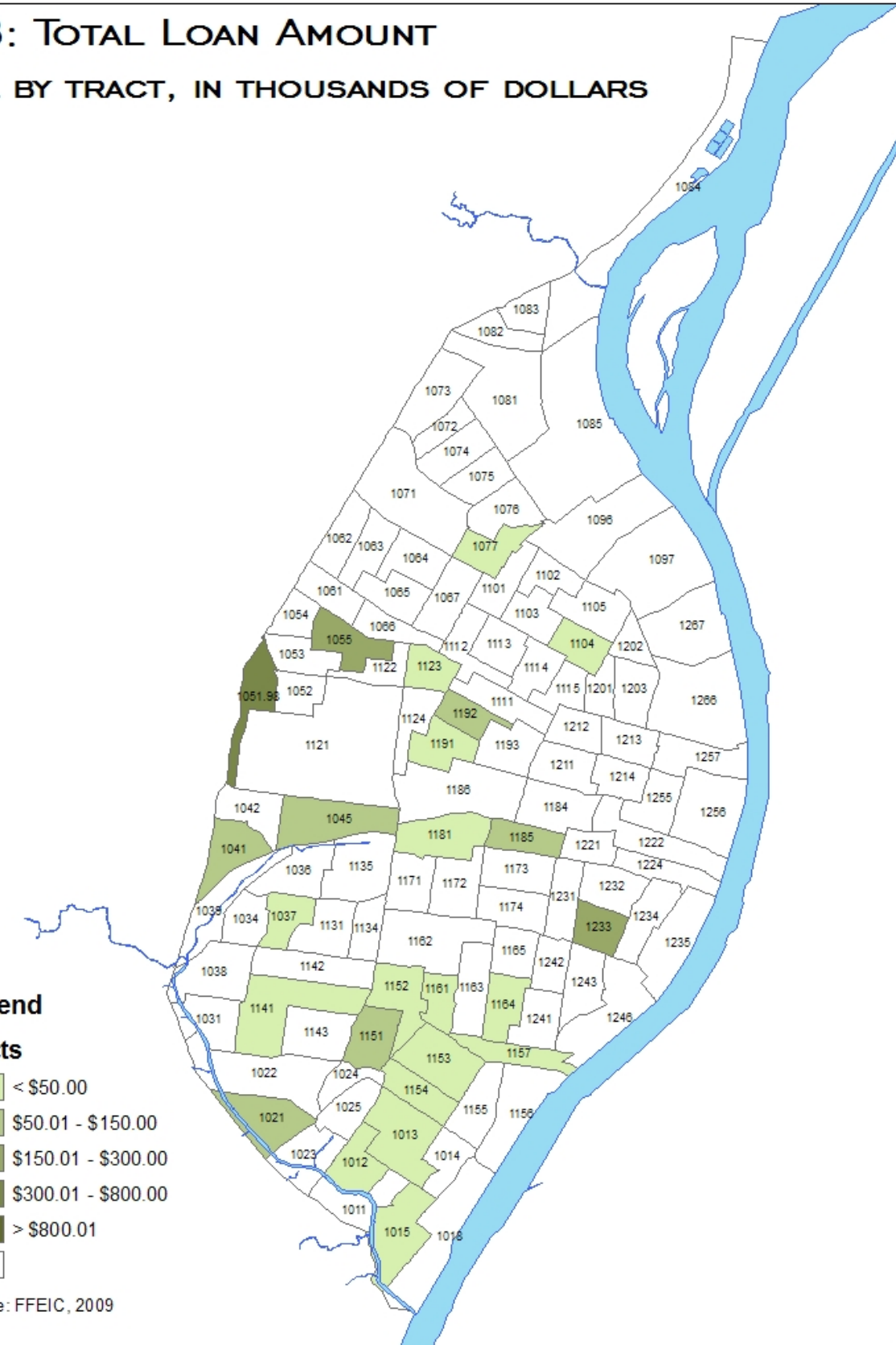
TOTAL BY TRACT, IN THOUSANDS OF DOLLARS

### Legend

#### Tracts



Source: FFEIC, 2009

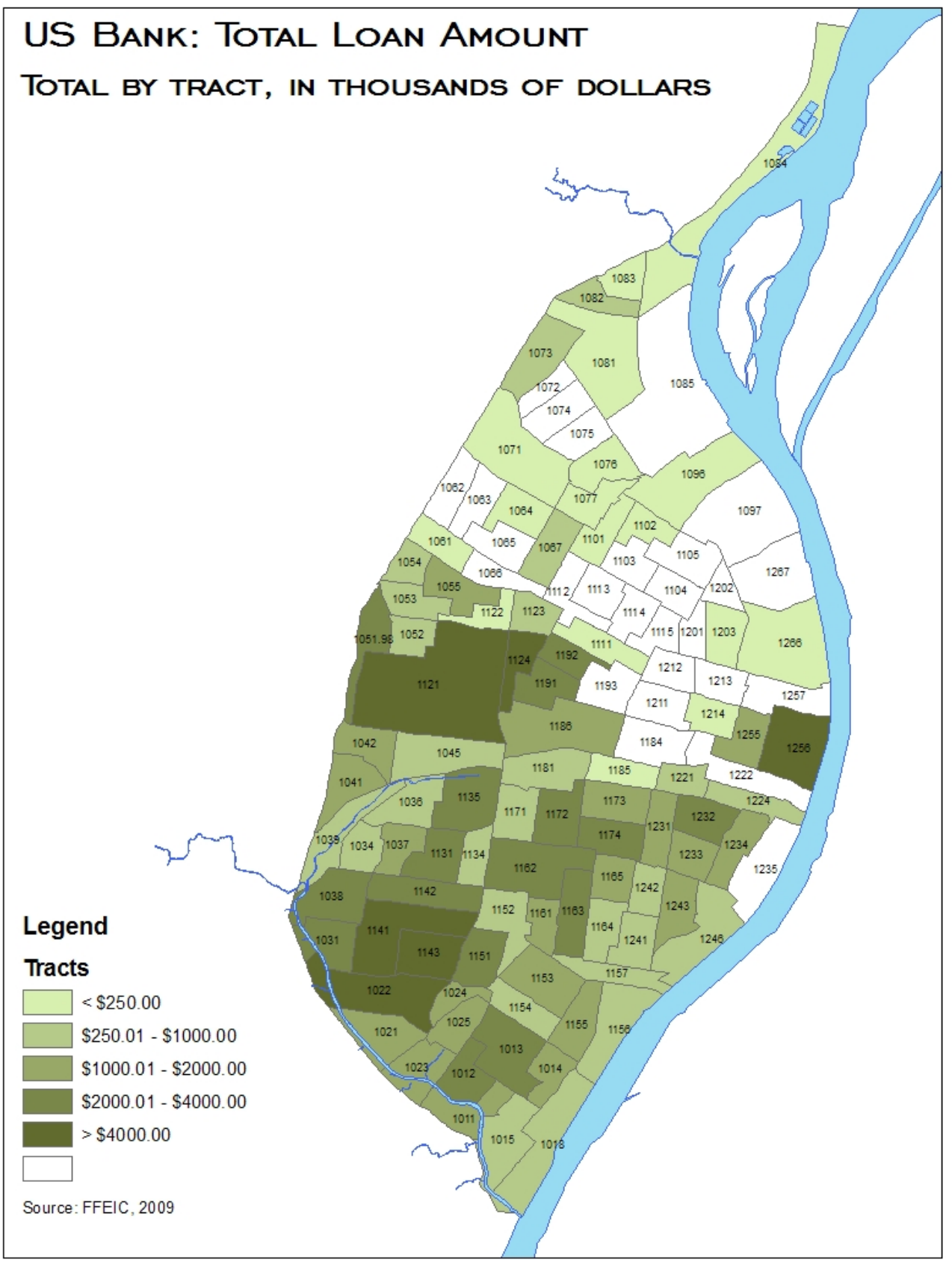
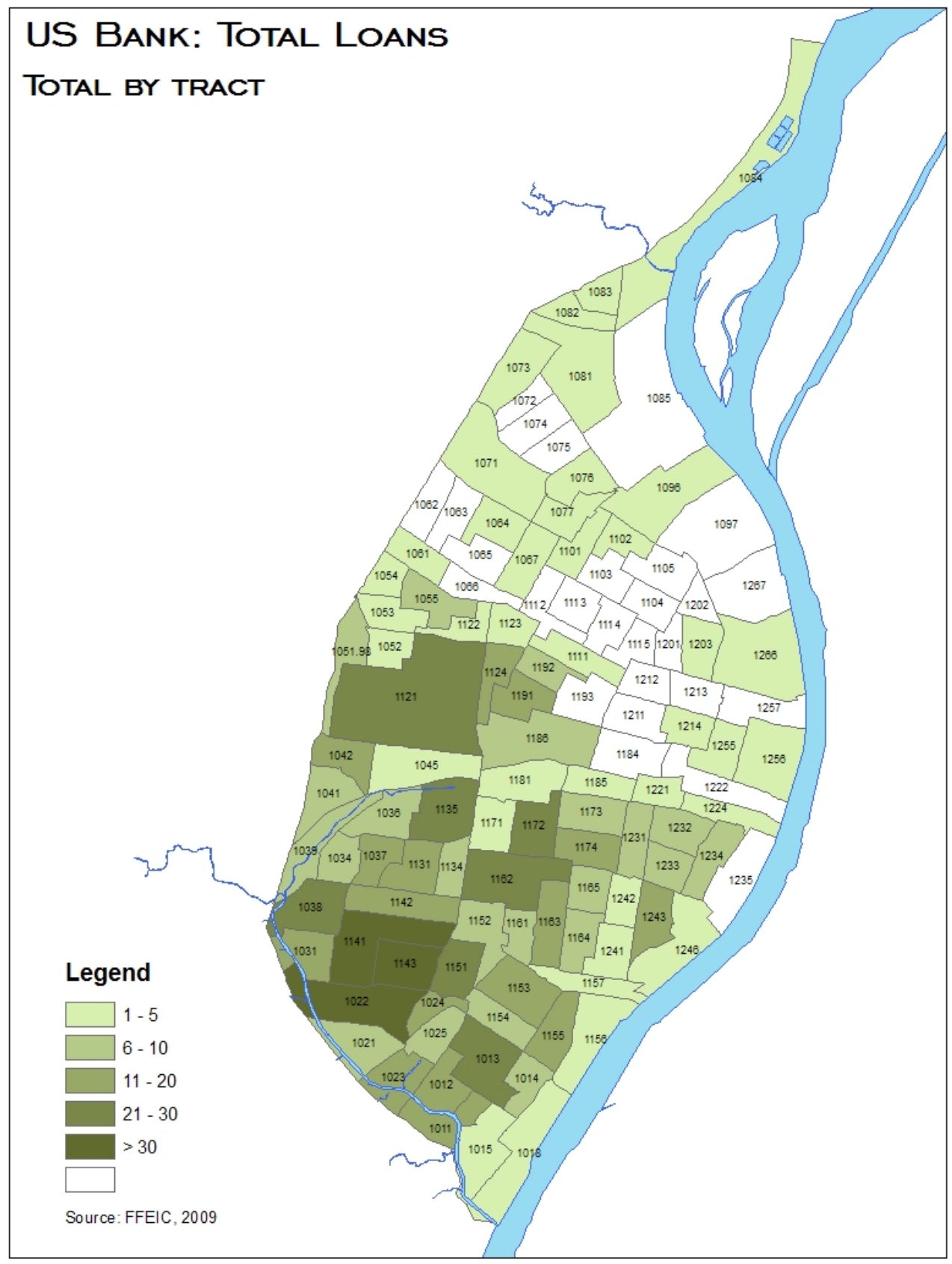


US BANK

US BANK: 5 YEAR SUMMARY				
	NUMBER		AMOUNT	
	CITY LOANS	MSA LOANS	CITY LOANS	MSA LOANS
2005	608	5,585	\$69,431	\$750,183
2006	333	2,417	\$46,936	\$386,416
2007	360	2,977	\$47,862	\$507,590
2008	593	6,027	\$80,566	\$947,659
2009	816	8,590	\$134,623	\$1,556,237
TOTAL	2,710	25,596	\$379,418	\$4,148,085
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS				

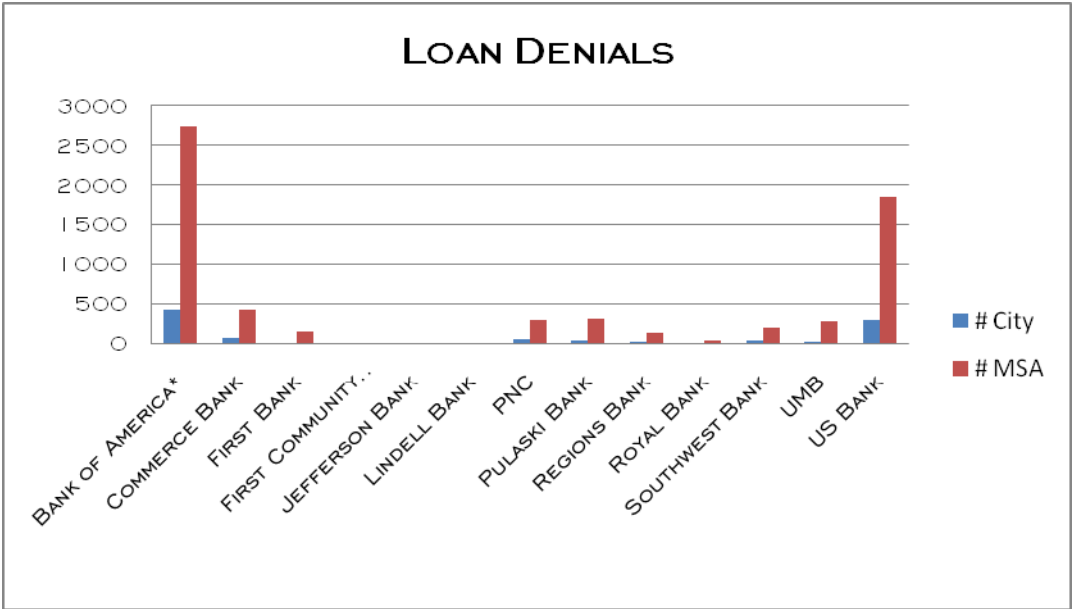
US BANK: 20 YEAR SUMMARY						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1989	\$12,643	243	\$176,525	2,112	7.20%	11.50%
1990	\$13,487	259	\$176,295	2,122	7.70%	12.20%
1991	\$12,311	359	\$166,585	2,505	7.40%	14.30%
1992	\$12,532	339	\$132,923	1,941	9.40%	17.50%
1993	\$20,066	423	\$239,758	3,122	8.40%	13.50%
1994	\$18,560	446	\$379,379	4,859	4.90%	9.20%
1995	\$19,877	421	\$374,728	4,424	5.30%	9.50%
1996	\$26,477	523	\$482,845	5,326	5.50%	9.80%
1997	\$26,691	530	\$475,251	5,293	5.60%	10.00%
1998	\$47,576	775	\$792,251	7,870	6.00%	9.80%
1999	\$58,431	775	\$970,038	9,156	6.00%	8.50%
2000	\$30,954	468	\$133,504	1,727	23.20%	27.10%
2001	\$98,586	1,089	\$1,321,625	10,825	7.50%	10.10%
2002	\$105,396	1,071	\$1,600,788	11,896	6.60%	9.00%
2003	\$87,191	830	\$1,360,665	10,059	6.40%	8.30%
2004	\$111,717	1,062	\$1,199,701	9,192	9.30%	11.60%
2005	\$69,431	608	\$750,183	5,585	9.30%	10.90%
2006	\$46,936	333	\$386,416	2,417	12.10%	13.80%
2007	\$47,862	360	\$507,590	2,977	9.40%	12.10%
2008	\$80,566	593	\$947,659	6,027	8.50%	9.80%
2009	\$134,623	816	\$1,556,237	8,590	8.65%	9.50%
AMOUNT IS REPRESENTED IN THE THOUSANDS OF DOLLARS						





LOAN DENIALS-CITY AND MSA TOTALS

LOAN DENIALS			
INSTITUTION	# CITY	# MSA	% OF CITY DENIALS
BANK OF AMERICA*	426	2736	15.57%
COMMERCE BANK	76	431	17.63%
FIRST BANK	12	154	7.79%
FIRST COMMUNITY NATIONAL BANK	0	8	0.00%
JEFFERSON BANK	4	9	44.44%
LINDELL BANK	2	4	50.00%
PNC	57	308	18.51%
PULASKI BANK	49	327	14.98%
REGIONS BANK	25	137	18.25%
ROYAL BANK	19	43	44.19%
SOUTHWEST BANK	48	203	23.65%
UMB	36	288	12.50%
US BANK	302	1848	16.34%
TOTALS	1056	6496	16.26%





HOME PURCHASE						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$5,490	52	\$43,038	279	12.76%	18.64%
COMMERCE BANK	\$356	3	\$2,779	24	12.81%	12.50%
FIRST BANK	\$156	2	\$5,513	39	2.83%	5.13%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$314	6	0.00%	0.00%
JEFFERSON BANK	\$30	1	\$416	4	7.21%	25.00%
LINDELL BANK	\$136	2	\$378	3	35.98%	66.67%
PNC	\$2,039	17	\$7,299	52	27.94%	32.69%
PULASKI BANK	\$2,055	18	\$15,384	129	13.36%	13.95%
REGIONS BANK	\$190	1	\$3,157	17	6.02%	5.88%
ROYAL BANK	\$1,573	8	\$2,399	13	65.57%	61.54%
SOUTHWEST BANK	\$2,389	20	\$9,298	55	25.69%	36.36%
UMB	\$0	-	\$1,903	11	0.00%	0.00%
US BANK	\$4,896	35	\$34,890	225	14.03%	15.56%
TOTALS	\$19,310	159	\$126,768	857	15.23%	18.55%
* DOLLAR AMOUNTS ARE IN THOUSANDS						

REFINANCING						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$48,584	356	\$433,925	2,384	11.20%	14.93%
COMMERCE BANK	\$1,587	20	\$19,820	183	8.01%	10.93%
FIRST BANK	\$1,440	9	\$15,629	99	9.21%	9.09%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$202	2	0.00%	0.00%
JEFFERSON BANK	\$67	1	\$67	1	100.00%	100.00%
LINDELL BANK	\$0	-	\$417	1	0.00%	0.00%
PNC	\$4,420	29	\$35,968	198	12.29%	14.65%
PULASKI BANK	\$5,358	31	\$38,020	197	14.09%	15.74%
REGIONS BANK	\$1,716	10	\$15,984	77	10.74%	12.99%
ROYAL BANK	\$12,600	11	\$16,443	30	76.63%	36.67%
SOUTHWEST BANK	\$3,696	27	\$26,645	143	13.87%	18.88%
UMB	\$1,924	3	\$7,526	29	25.56%	10.34%
US BANK	\$26,806	185	\$240,469	1,262	11.15%	14.66%
TOTALS	\$108,198	682	\$851,115	4,606	12.71%	14.81%
* DOLLAR AMOUNTS ARE IN THOUSANDS						

HOME IMPROVEMENT						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$1,096	18	\$6,627	73	16.54%	24.66%
COMMERCE BANK	\$786	53	\$3,235	224	24.30%	23.66%
FIRST BANK	\$5	1	\$656	16	0.76%	6.25%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$0	-	#DIV/O!	#DIV/O!
JEFFERSON BANK	\$32	2	\$58	4	55.17%	50.00%
LINDELL BANK	\$0	-	\$0	-	#DIV/O!	#DIV/O!
PNC	\$434	11	\$2,860	58	15.17%	18.97%
PULASKI BANK	\$0	-	\$25	1	0.00%	0.00%
REGIONS BANK	\$179	14	\$741	43	24.16%	32.56%
ROYAL BANK	\$0	-	\$0	-	#DIV/O!	#DIV/O!
SOUTHWEST BANK	\$150	1	\$1,219	5	12.31%	20.00%
UMB	\$298	33	\$2,339	248	12.74%	13.31%
US BANK	\$2,447	82	\$14,228	361	17.20%	22.71%
TOTALS	\$5,427	215	\$31,988	1,033	16.97%	20.81%
* DOLLAR AMOUNTS ARE IN THOUSANDS						

TOTALS: ALL LOAN TYPES						
	ST. LOUIS CITY		MSA		CITY AS PERCENT OF TOTAL	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$55,170	426	\$483,590	2,736	11.41%	15.57%
COMMERCE BANK	\$2,729	76	\$25,834	431	10.56%	17.63%
FIRST BANK	\$1,601	12	\$21,798	154	7.34%	7.79%
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$516	8	0.00%	0.00%
JEFFERSON BANK	\$129	4	\$541	9	23.84%	44.44%
LINDELL BANK	\$136	2	\$795	4	17.11%	50.00%
PNC	\$6,893	57	\$46,127	308	14.94%	18.51%
PULASKI BANK	\$7,413	49	\$53,429	327	13.87%	14.98%
REGIONS BANK	\$2,085	25	\$19,882	137	10.49%	18.25%
ROYAL BANK	\$14,173	19	\$18,842	43	75.22%	44.19%
SOUTHWEST BANK	\$6,235	48	\$37,162	203	16.78%	23.65%
UMB	\$2,222	36	\$11,768	288	18.88%	12.50%
US BANK	\$34,149	302	\$289,587	1,848	11.79%	16.34%
TOTALS	\$132,935	1,056	\$1,009,871	6,496	13.16%	16.26%
* DOLLAR AMOUNTS ARE IN THOUSANDS						

LOAN DENIALS – COUNTY TOTAL

HOME PURCHASE												
	ST. LOUIS CITY		ST. LOUIS COUNTY		ST. CHARLES COUNTY		JEFFERSON COUNTY		FRANKLIN COUNTY		MSA	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$5,490	52	\$22,780	124	\$7,985	47	\$6,151	49	\$632	7	\$43,038	279
COMMERCE BANK	\$356	3	\$1,616	14	\$326	4	\$211	2	\$270	1	\$2,779	24
FIRST BANK	\$156	2	\$2,843	19	\$1,723	10	\$620	5	\$171	3	\$5,513	39
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$0	-	\$0	-	\$0	-	\$314	6	\$314	6
JEFFERSON BANK	\$30	1	\$333	2	\$53	1	\$0	-	\$0	-	\$416	4
LINDELL BANK	\$136	2	\$0	-	\$242	1	\$0	-	\$0	-	\$378	3
PNC	\$2,039	17	\$3,977	22	\$768	7	\$515	6	\$0	-	\$7,299	52
PULASKI BANK	\$2,055	18	\$8,671	67	\$2,363	21	\$2,098	20	\$197	3	\$15,384	129
REGIONS BANK	\$190	1	\$2,839	15	\$128	1	\$0	-	\$0	-	\$3,157	17
ROYAL BANK	\$1,573	8	\$826	5	\$0	-	\$0	-	\$0	-	\$2,399	13
SOUTHWEST BANK	\$2,389	20	\$5,576	27	\$1,138	6	\$195	2	\$0	-	\$9,298	55
UMB	\$0	-	\$1,238	5	\$481	4	\$136	1	\$48	1	\$1,903	11
US BANK	\$4,896	35	\$21,713	120	\$5,450	40	\$2,094	22	\$737	8	\$34,890	225
TOTALS	\$19,310	159	\$72,412	420	\$20,657	142	\$12,020	107	\$2,369	29	\$126,768	857
* DOLLAR AMOUNTS ARE IN THOUSANDS												

HOME IMPROVEMENT												
	ST. LOUIS CITY		ST. LOUIS COUNTY		ST. CHARLES COUNTY		JEFFERSON COUNTY		FRANKLIN COUNTY		MSA	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$1,096	18	\$3,758	33	\$1,084	12	\$443	6	\$246	4	\$6,627	73
COMMERCE BANK	\$786	53	\$1,396	89	\$425	34	\$628	48	\$0	-	\$3,235	224
FIRST BANK	\$5	1	\$20	2	\$18	3	\$235	2	\$378	8	\$656	16
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
JEFFERSON BANK	\$32	2	\$26	2	\$0	-	\$0	-	\$0	-	\$58	4
LINDELL BANK	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
PNC	\$434	11	\$1,708	19	\$159	3	\$557	24	\$2	1	\$2,860	58
PULASKI BANK	\$0	-	\$25	1	\$0	-	\$0	-	\$0	-	\$25	1
REGIONS BANK	\$179	14	\$474	21	\$65	6	\$23	2	\$0	-	\$741	43
ROYAL BANK	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
SOUTHWEST BANK	\$150	1	\$1,009	2	\$0	-	\$60	2	\$0	-	\$1,219	5
UMB	\$298	33	\$1,176	124	\$640	66	\$190	21	\$35	4	\$2,339	248
US BANK	\$2,447	82	\$7,786	164	\$1,361	51	\$1,693	42	\$941	22	\$14,228	361
TOTALS	\$5,427	215	\$17,378	457	\$3,752	175	\$3,829	147	\$1,602	39	\$31,988	1,033
* DOLLAR AMOUNTS ARE IN THOUSANDS												

REFINANCING												
	ST. LOUIS CITY		ST. LOUIS COUNTY		ST. CHARLES COUNTY		JEFFERSON COUNTY		FRANKLIN COUNTY		MSA	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$48,584	356	\$217,592	1,115	\$105,165	507	\$46,801	312	\$15,783	94	\$433,925	2,384
COMMERCE BANK	\$1,587	20	\$10,173	81	\$2,828	27	\$5,028	53	\$204	2	\$19,820	183
FIRST BANK	\$1,440	9	\$7,382	42	\$4,389	29	\$635	4	\$1,783	15	\$15,629	99
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$122	1	\$0	-	\$0	-	\$80	1	\$202	2
JEFFERSON BANK	\$67	1	\$0	-	\$0	-	\$0	-	\$0	-	\$67	1
LINDELL BANK	\$0	-	\$0	-	\$417	1	\$0	-	\$0	-	\$417	1
PNC	\$4,420	29	\$19,380	95	\$6,951	36	\$3,740	28	\$1,477	10	\$35,968	198
PULASKI BANK	\$5,358	31	\$17,333	89	\$8,451	37	\$6,535	38	\$343	2	\$38,020	197
REGIONS BANK	\$1,716	10	\$7,303	44	\$4,482	19	\$380	2	\$2,103	2	\$15,984	77
ROYAL BANK	\$12,600	11	\$3,677	17	\$0	-	\$166	2	\$0	-	\$16,443	30
SOUTHWEST BANK	\$3,696	27	\$14,340	73	\$6,539	29	\$2,070	14	\$0	-	\$26,645	143
UMB	\$1,924	3	\$4,214	17	\$1,075	6	\$313	3	\$0	-	\$7,526	29
US BANK	\$26,806	185	\$128,161	552	\$43,919	241	\$30,137	213	\$11,446	71	\$240,469	1,262
TOTALS	\$108,198	682	\$429,677	2,126	\$184,216	932	\$95,805	669	\$33,219	197	\$851,115	4,606
* DOLLAR AMOUNTS ARE IN THOUSANDS												

TOTALS: ALL LOAN TYPES												
	ST. LOUIS CITY		ST. LOUIS COUNTY		ST. CHARLES COUNTY		JEFFERSON COUNTY		FRANKLIN COUNTY		MSA	
	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
BANK OF AMERICA*	\$55,170	426	\$244,130	1,272	\$114,234	566	\$53,395	367	\$16,661	105	\$483,590	2,736
COMMERCE BANK	\$2,729	76	\$13,185	184	\$3,579	65	\$5,867	103	\$474	3	\$25,834	431
FIRST BANK	\$1,601	12	\$10,245	63	\$6,130	42	\$1,490	11	\$2,332	26	\$21,798	154
FIRST COMMUNITY NATIONAL BANK	\$0	-	\$122	1	\$0	-	\$0	-	\$394	7	\$516	8
JEFFERSON BANK	\$129	4	\$359	4	\$53	1	\$0	-	\$0	-	\$541	9
LINDELL BANK	\$136	2	\$0	-	\$659	2	\$0	-	\$0	-	\$795	4
PNC	\$6,893	57	\$25,065	136	\$7,878	46	\$4,812	58	\$1,479	11	\$46,127	308
PULASKI BANK	\$7,413	49	\$26,029	157	\$10,814	58	\$8,633	58	\$540	5	\$53,429	327
REGIONS BANK	\$2,085	25	\$10,616	80	\$4,675	26	\$403	4	\$2,103	2	\$19,882	137
ROYAL BANK	\$14,173	19	\$4,503	22	\$0	-	\$166	2	\$0	-	\$18,842	43
SOUTHWEST BANK	\$6,235	48	\$20,925	102	\$7,677	35	\$2,325	18	\$0	-	\$37,162	203
UMB	\$2,222	36	\$6,628	146	\$2,196	76	\$639	25	\$83	5	\$11,768	288
US BANK	\$34,149	302	\$157,660	836	\$50,730	332	\$33,924	277	\$13,124	101	\$289,587	1,848
TOTALS	\$132,935	1,056	\$519,467	3,003	\$208,625	1,249	\$111,654	923	\$37,190	265	\$1,009,871	6,496
* DOLLAR AMOUNTS ARE IN THOUSANDS												

PERCENTAGE OF APPLICATIONS DENIED						
	ST. LOUIS CITY	ST. LOUIS COUNTY	ST. CHARLES COUNTY	JEFFERSON COUNTY	FRANKLIN COUNTY	MSA
BANK OF AMERICA*	15.37%	11.02%	10.08%	11.72%	10.26%	11.36%
COMMERCE BANK	40.00%	25.45%	25.49%	36.01%	27.27%	29.42%
FIRST BANK	12.90%	7.78%	9.57%	9.91%	19.70%	9.72%
FIRST COMMUNITY NATIONAL BANK	#DIV/O!	16.67%	#DIV/O!	#DIV/O!	25.00%	23.53%
JEFFERSON BANK	26.67%	6.67%	16.67%	0.00%	0.00%	10.47%
LINDELL BANK	5.71%	0.00%	33.33%	0.00%	#DIV/O!	3.88%
PNC	25.56%	16.39%	12.96%	26.01%	17.46%	18.18%
PULASKI BANK	4.37%	3.66%	3.02%	5.49%	5.49%	3.86%
REGIONS BANK	13.44%	10.55%	7.18%	4.00%	11.11%	9.62%
ROYAL BANK	45.24%	20.95%	0.00%	15.38%	#DIV/O!	24.29%
SOUTHWEST BANK	38.10%	24.88%	28.93%	31.03%	0.00%	28.19%
UMB	43.37%	35.96%	45.51%	31.25%	41.67%	38.50%
US BANK	18.15%	10.42%	9.09%	16.77%	16.56%	11.85%
TOTALS	16.12%	10.72%	9.67%	13.75%	13.28%	11.56%

LOAN DENIALS-CITY TOTAL

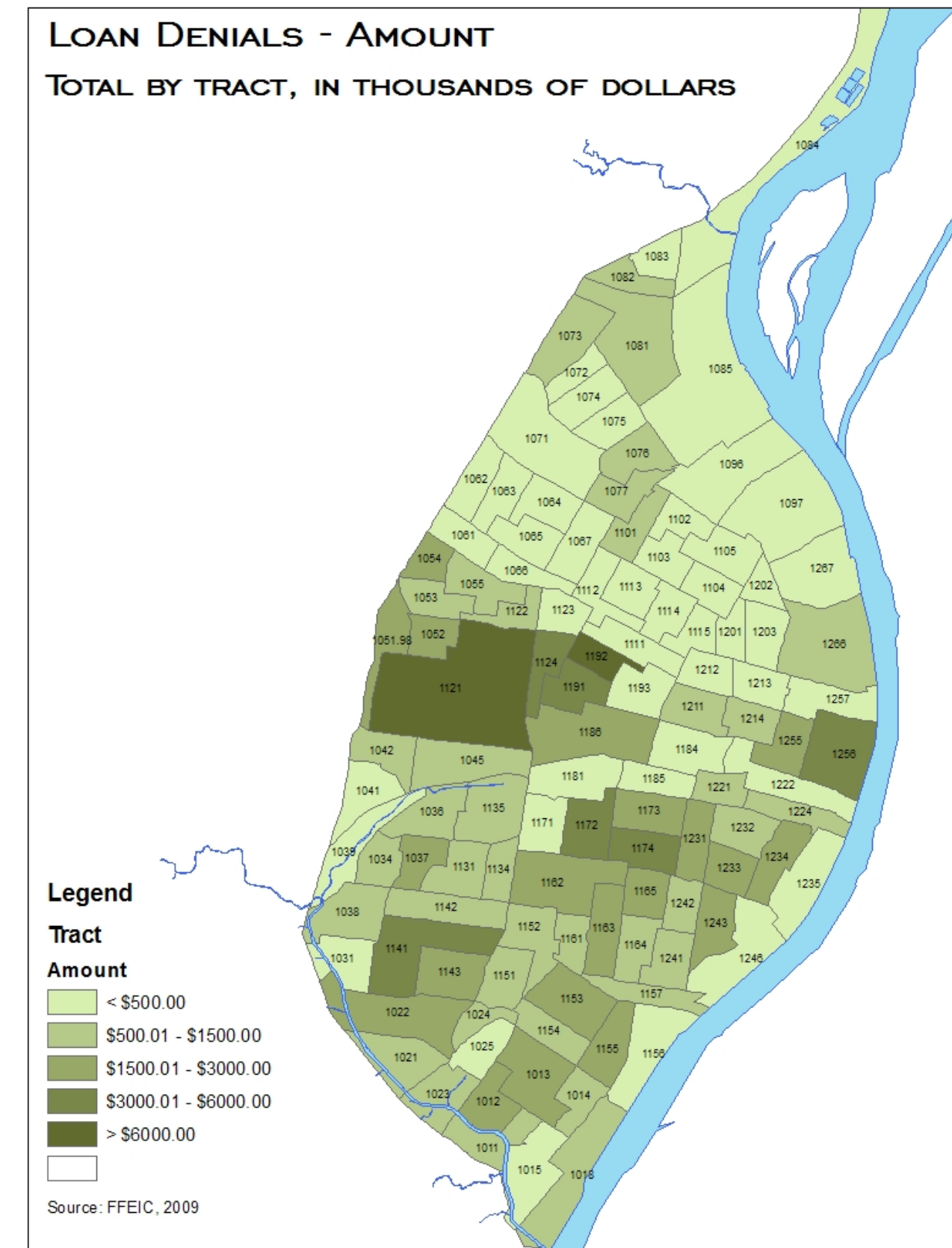
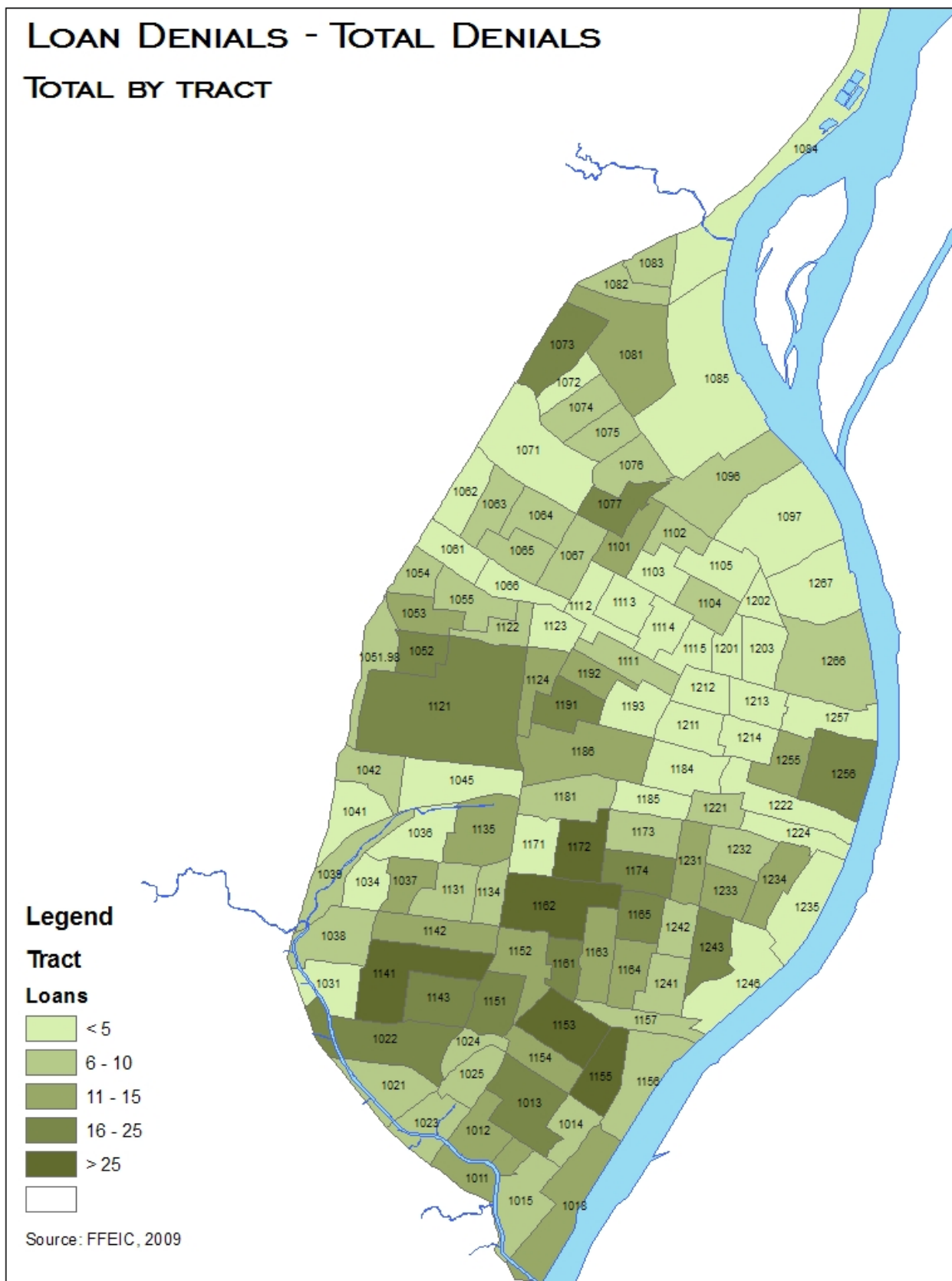
CITY OF ST. LOUIS: APPLICATION DISTRIBUTION								
	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
TRACT	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1011	\$150	2	\$3	1	\$847	9	\$1,000	12
1012	\$277	3	\$112	2	\$1,203	9	\$1,592	14
1013	\$241	3	\$18	2	\$1,978	14	\$2,237	19
1014	\$218	1	\$20	3	\$577	5	\$815	9
1015			\$121	4	\$171	3	\$292	7
1018	\$311	3	\$86	4	\$508	5	\$905	12
1021	\$48	1	\$8	1	\$711	5	\$767	7
1022	\$205	2	\$3	1	\$2,661	18	\$2,869	21
1023					\$829	7	\$829	7
1024	\$86	1			\$828	8	\$914	9
1025	\$30	1	\$70	2	\$338	4	\$438	7
1031					\$243	1	\$243	1
1034					\$615	5	\$615	5
1036	\$55	1			\$544	4	\$599	5
1037	\$129	1	\$20	1	\$1,365	12	\$1,514	14
1038	\$573	5			\$614	5	\$1,187	10
1039	\$114	1	\$30	2	\$334	3	\$478	6
1041	\$202	2	\$5	1	\$121	1	\$328	4
1042	\$68	1	\$30	1	\$938	7	\$1,036	9
1045					\$552	5	\$552	5
1051.98	\$68	1	\$160	2	\$1,476	7	\$1,704	10
1052	\$657	4	\$53	3	\$2,000	10	\$2,710	17
1053			\$141	2	\$1,197	9	\$1,338	11
1054			\$150	1	\$2,684	6	\$2,834	7
1055			\$271	5	\$451	5	\$722	10
1061	\$118	1	\$48	3	\$95	1	\$261	5
1062			\$39	3			\$39	3
1063			\$3	1	\$330	6	\$333	7
1064	\$17	1	\$19	3	\$113	2	\$149	6
1065	\$54	1	\$96	2	\$347	5	\$497	8
1066	\$10	1	\$75	1	\$242	2	\$327	4
1067			\$3	1	\$302	5	\$305	6
1071			\$20	2			\$20	2
1072			\$19	2	\$86	1	\$105	3
1073	\$16	1	\$126	10	\$409	8	\$551	19
1074			\$61	4	\$165	2	\$226	6

CITY OF ST. LOUIS: APPLICATION DISTRIBUTION								
	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
TRACT	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1075	\$211	4			\$116	2	\$327	6
1076	\$201	2	\$30	2	\$363	5	\$594	9
1077	\$94	2	\$91	7	\$717	12	\$902	21
1081	\$94	1	\$14	3	\$746	10	\$854	14
1082	\$74	1			\$448	6	\$522	7
1083	\$64	2	\$69	5	\$159	2	\$292	9
1084					\$118	1	\$118	1
1085					\$18	1	\$18	1
1096			\$4	1	\$320	6	\$324	7
1097					\$70	2	\$70	2
1101			\$216	9	\$300	5	\$516	14
1102	\$82	1	\$133	6	\$213	3	\$428	10
1103			\$16	2	\$265	3	\$281	5
1104			\$25	4	\$292	4	\$317	8
1105			\$63	3			\$63	3
1111			\$25	2	\$327	4	\$352	6
1112			\$30	1			\$30	1
1113			\$40	1			\$40	1
1114			\$25	2	\$91	2	\$116	4
1115	\$82	1					\$82	1
1121	\$807	3			\$5,597	14	\$6,404	17
1122	\$137	1	\$47	3	\$443	3	\$627	7
1123	\$61	1			\$274	2	\$335	3
1124	\$1,213	3	\$206	2	\$2,459	10	\$3,878	15
1131	\$261	1	\$15	2	\$943	6	\$1,219	9
1134	\$331	2			\$701	4	\$1,032	6
1135	\$180	2	\$97	3	\$1,112	9	\$1,389	14
1141	\$322	2	\$529	10	\$2,777	17	\$3,628	29
1142	\$233	2	\$44	5	\$742	6	\$1,019	13
1143	\$403	3	\$13	3	\$2,129	15	\$2,545	21
1151	\$231	4	\$22	4	\$726	9	\$979	17
1152	\$451	2	\$76	3	\$600	8	\$1,127	13
1153	\$773	8	\$54	4	\$1,172	16	\$1,999	28
1154	\$53	2	\$75	1	\$1,008	12	\$1,136	15
1155	\$635	6	\$52	6	\$1,357	18	\$2,044	30
1156			\$72	1	\$406	6	\$478	7

CITY OF ST. LOUIS: APPLICATION DISTRIBUTION								
	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
TRACT	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1157	\$94	2	\$85	2	\$969	6	\$1,148	10
1161	\$202	3	\$125	5	\$966	11	\$1,293	19
1162	\$178	3	\$65	4	\$2,458	20	\$2,701	27
1163	\$245	1	\$242	4	\$1,502	9	\$1,989	14
1164	\$25	1	\$28	2	\$1,292	11	\$1,345	14
1165	\$215	2	\$32	4	\$1,987	11	\$2,234	17
1171			\$15	1	\$210	3	\$225	4
1172	\$323	1	\$22	2	\$4,510	26	\$4,855	29
1173			\$114	1	\$1,599	8	\$1,713	9
1174	\$1,052	3	\$16	2	\$3,443	15	\$4,511	20
1181	\$43	2	\$55	3	\$350	2	\$448	7
1184							\$0	-
1185					\$438	3	\$438	3
1186	\$543	4			\$1,364	9	\$1,907	13
1191	\$650	4			\$3,919	18	\$4,569	22
1192	\$57	1	\$12	1	\$13,951	12	\$14,020	14
1193					\$197	1	\$197	1
1201							\$0	-
1202	\$48	1	\$3	1	\$30	1	\$81	3
1203					\$104	2	\$104	2
1211	\$536	2	\$64	1	\$516	2	\$1,116	5

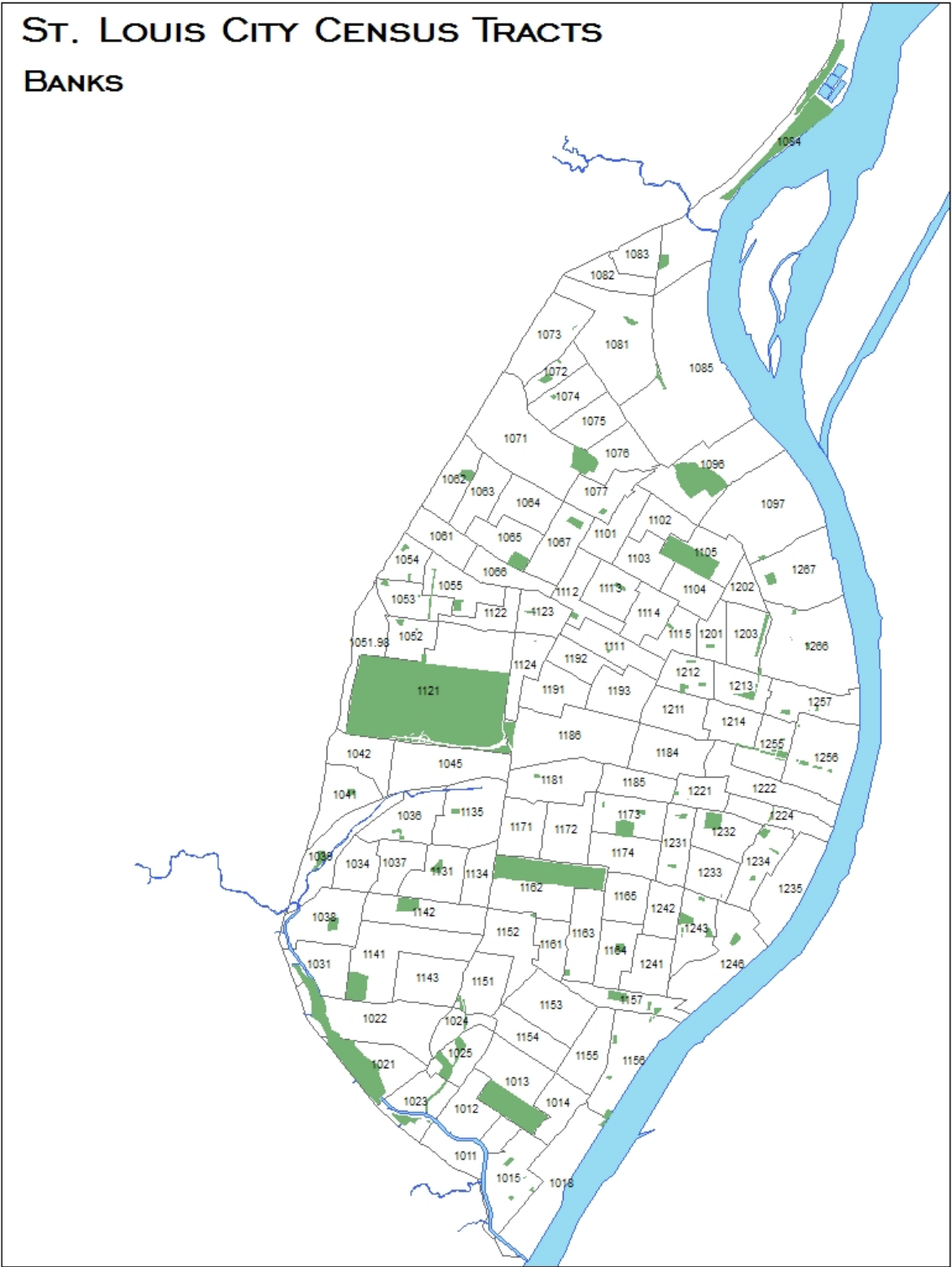
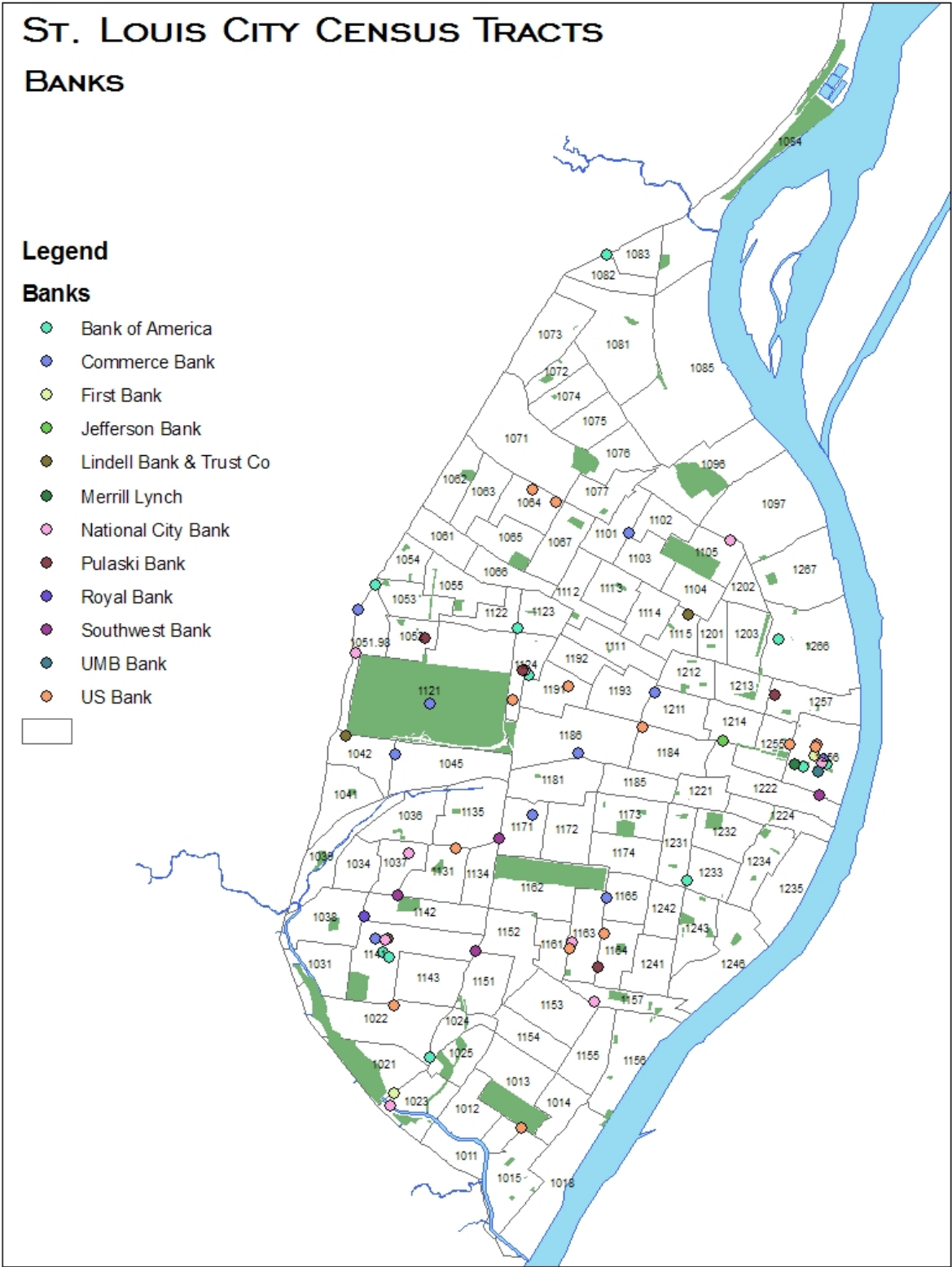
CITY OF ST. LOUIS: APPLICATION DISTRIBUTION								
	HOME PURCHASE		HOME IMPROVEMENT		REFINANCING		TOTAL	
TRACT	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS
1212					\$0		\$0	-
1213			\$10	1			\$10	1
1214					\$528	3	\$528	3
1221	\$135	2			\$861	5	\$996	7
1222							\$0	-
1224	\$388	1			\$432	2	\$820	3
1231	\$77	1			\$1,745	10	\$1,822	11
1232	\$190	1	\$10	1	\$1,206	8	\$1,406	10
1233	\$732	5	\$45	1	\$822	6	\$1,599	12
1234	\$45	1	\$42	3	\$2,170	10	\$2,257	14
1235							\$0	-
1241	\$85	1	\$13	2	\$513	4	\$611	7
1242	\$457	3	\$72	2	\$160	2	\$689	7
1243	\$424	5	\$107	3	\$1,494	9	\$2,025	17
1246	\$59	1	\$25	2	\$50	1	\$134	4
1255	\$282	3			\$2,219	11	\$2,501	14
1256	\$850	6	\$152	1	\$2,348	11	\$3,350	18
1257	\$136	1			\$350	3	\$486	4
1266	\$375	3	\$180	1	\$572	4	\$1,127	8
1267	\$224	1			\$40	1	\$264	2
TOTAL	\$19,310	159	\$5,427	215	\$108,198	682	\$132,935	1,056







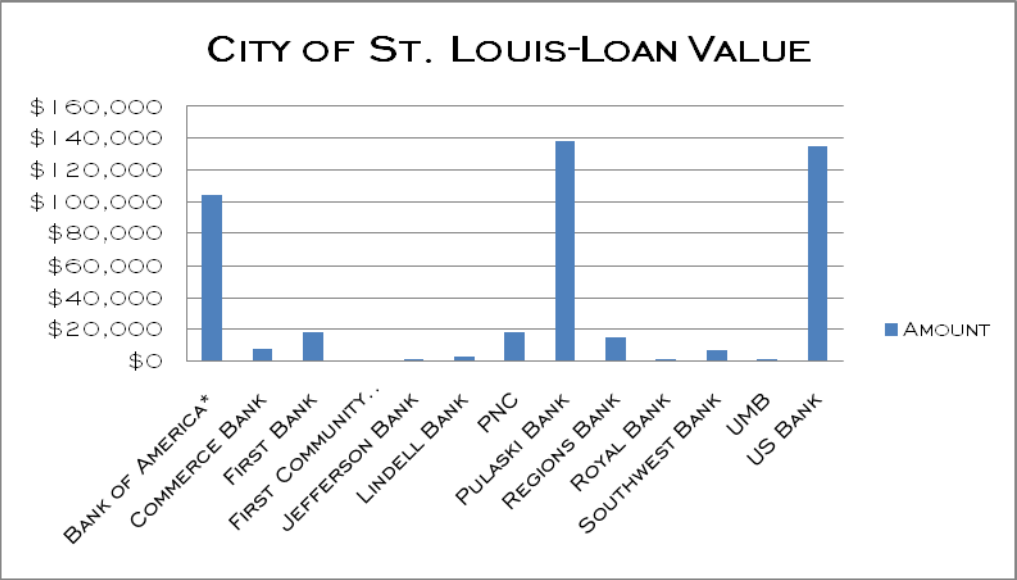
APPENDIX A - MAPS



APPENDIX B – BANK RANKINGS

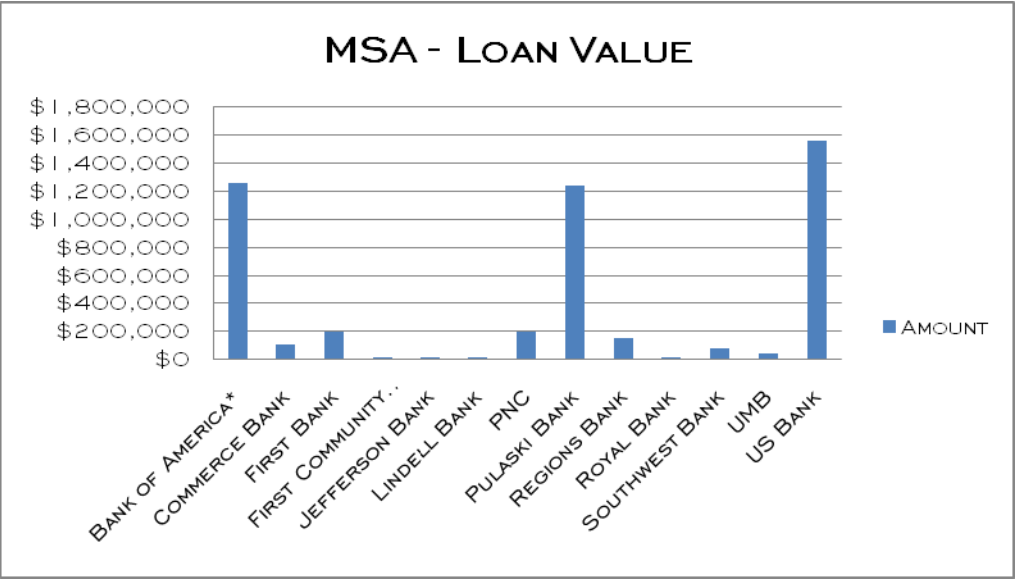
CITY LOANS: VALUE	
INSTITUTION	AMOUNT
BANK OF AMERICA*	\$104,074
COMMERCE BANK	\$7,855
FIRST BANK	\$18,228
FIRST COMMUNITY NATIONAL BANK	\$0
JEFFERSON BANK	\$1,214
LINDELL BANK	\$2,488
PNC	\$18,317
PULASKI BANK	\$137,689
REGIONS BANK	\$14,719
ROYAL BANK	\$1,191
SOUTHWEST BANK	\$7,296
UMB	\$1,445
US BANK	\$134,623
TOTALS	\$449,139

CITY LOANS: NUMBER	
INSTITUTION	# LOANS
BANK OF AMERICA*	729
COMMERCE BANK	84
FIRST BANK	67
FIRST COMMUNITY NATIONAL BANK	-
JEFFERSON BANK	9
LINDELL BANK	31
PNC	125
PULASKI BANK	945
REGIONS BANK	110
ROYAL BANK	8
SOUTHWEST BANK	49
UMB	31
US BANK	816
TOTALS	3,004



MSA LOANS: VALUE	
INSTITUTION	AMOUNT
BANK OF AMERICA*	\$1,262,545
COMMERCE BANK	\$100,486
FIRST BANK	\$197,156
FIRST COMMUNITY NATIONAL BANK	\$3,331
JEFFERSON BANK	\$5,124
LINDELL BANK	\$7,550
PNC	\$193,630
PULASKI BANK	\$1,237,172
REGIONS BANK	\$148,749
ROYAL BANK	\$4,098
SOUTHWEST BANK	\$75,428
UMB	\$34,764
US BANK	\$1,556,237
TOTALS	\$4,826,270

MSA LOANS: NUMBER	
INSTITUTION	# LOANS
BANK OF AMERICA*	7,401
COMMERCE BANK	789
FIRST BANK	1,203
FIRST COMMUNITY NATIONAL BANK	21
JEFFERSON BANK	70
LINDELL BANK	91
PNC	1,079
PULASKI BANK	7,355
REGIONS BANK	889
ROYAL BANK	22
SOUTHWEST BANK	381
UMB	309
US BANK	8,590
TOTALS	28,200



APPENDIX C – ST. LOUIS CITY TRACT LOAN INFORMATION

ST. LOUIS TRACT LOAN INFORMATION																																
TRACT	INCOME LEVEL	DISTRESSED	2009 MEDIAN FAMILY INCOME	2000 MEDIAN FAMILY INCOME	2000 TRACT POP	BANK OF AMERICA*		COMMERCE BANK		FIRST BANK		FIRST COMMUNITY NATIONAL BANK		JEFFERSON BANK		LINDELL BANK		PNC		PULASKI BANK		REGIONS BANK		ROYAL BANK		SOUTHWEST BANK		UMB		US BANK		
						AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	AMOUNT	# LOANS	
1011	MIDDLE	No	\$68,389	\$53,819	2684	\$1,233	13			\$420	4							\$246	2	\$2,462	24	\$187	2							\$1,786	16	
1012	MIDDLE	No	\$69,183	\$54,444	3102	\$2,029	17			\$414	3							\$191	2	\$3,442	27	\$556	4	\$69	1			\$15	2	\$2,165	17	
1013	MIDDLE	No	\$64,274	\$50,583	4415	\$2,176	16			\$74	1							\$146	1	\$2,338	17	\$631	4					\$2	1	\$3,198	22	
1014	MODERATE	No	\$48,447	\$38,125	2936	\$649	7									\$106	2	\$85	1	\$771	7					\$238	2			\$1,224	10	
1015	LOW	No	\$32,531	\$25,599	3446	\$240	3											\$75	1	\$190	2	\$84	2					\$2	1	\$468	4	
1018	LOW	No	\$30,847	\$24,274	3200	\$610	5											\$23	1	\$358	4					\$144	1			\$520	5	
1021	MODERATE	No	\$53,030	\$41,733	2875	\$1,170	11	\$245	2					\$73	1			\$74	1	\$1,470	13	\$173	2			\$130	1	\$115	1	\$1,354	10	
1022	MIDDLE	No	\$73,026	\$57,472	6569	\$5,762	39	\$598	6	\$589	5							\$278	2	\$5,388	38	\$435	4							\$6,769	40	
1023	MODERATE	No	\$50,382	\$39,647	1831	\$542	6	\$5	1	\$80	1							\$211	2	\$1,265	12	\$136	1							\$1,788	17	
1024	MODERATE	No	\$51,794	\$40,762	2584	\$407	4									\$144	2	\$160	2	\$1,066	10	\$160	2							\$1,400	13	
1025	MIDDLE	No	\$65,388	\$51,458	2172	\$764	7			\$124	1							\$257	2	\$1,634	15					\$46	1			\$1,158	10	
1031	MIDDLE	No	\$77,942	\$61,339	3331	\$1,507	12			\$580	4			\$387	1			\$374	2	\$2,923	16	\$709	5							\$3,847	19	
1034	MODERATE	No	\$53,478	\$42,083	2185	\$735	7	\$79	1	\$183	1							\$172	1	\$1,144	9	\$697	6							\$971	10	
1036	MIDDLE	No	\$57,898	\$45,563	1557	\$993	9											\$272	2	\$820	5					\$92	1			\$734	8	
1037	MODERATE	No	\$52,066	\$40,975	2761	\$1,196	11	\$60	1	\$284	2							\$126	1	\$1,425	13							\$6	1	\$1,996	15	
1038	MIDDLE	No	\$73,807	\$58,083	4039	\$2,661	21	\$258	3	\$730	6							\$320	3	\$2,872	25					\$432	2			\$3,119	21	
1039	MIDDLE	No	\$67,167	\$52,857	1077	\$566	5			\$73	1									\$392	3									\$701	6	
1041	MODERATE	No	\$50,382	\$39,651	2850	\$1,418	11									\$52	1	\$441	4	\$3,115	20	\$123	1				\$133	2	\$1,378	10		
1042	MIDDLE	No	\$62,264	\$49,000	3726	\$1,380	12	\$598	4	\$45	1					\$279	3	\$261	3	\$2,096	20	\$140	1	\$20	1	\$107	1			\$1,824	13	
1045	MODERATE	No	\$51,251	\$40,333	1927	\$622	5			\$152	2							\$92	1	\$1,162	11							\$126	1	\$542	5	
1051.98	MIDDLE	No	\$80,136	\$63,063	3526	\$3,708	19	\$9	1	\$382	2									\$3,976	19	\$169	1	\$182	1	\$236	1	\$318	1	\$2,380	9	
1052	MODERATE	No	\$51,590	\$40,602	2840	\$2,125	14	\$78	1									\$144	1	\$3,599	23	\$192	2			\$99	1			\$466	4	
1053	LOW	No	\$29,122	\$22,917	2366													\$262	1	\$499	2									\$687	3	
1054	LOW	No	\$27,479	\$21,625	2269	\$190	1	\$89	1									\$28	1											\$274	2	
1055	MODERATE	No	\$35,532	\$27,961	3074	\$537	5			\$145	1									\$1,068	7							\$165	1	\$1,110	7	
1061	LOW	No	\$27,085	\$21,316	2897	\$184	2													\$192	2									\$112	1	
1062	LOW	No	\$20,132	\$15,841	2527																											
1063	LOW	No	\$26,488	\$20,847	2987	\$62	1															\$31	1									
1064	MODERATE	No	\$36,530	\$28,750	3088															\$75	1	\$8	1							\$39	1	
1065	MODERATE	No	\$35,933	\$28,280	3477	\$164	3													\$54	1											
1066	LOW	No	\$29,720	\$23,386	2566													\$25	1													
1067	MODERATE	No	\$41,297	\$32,500	4322	\$327	4													\$144	2									\$352	4	
1071	MODERATE	No	\$41,297	\$32,500	1361	\$66	1									\$34	1														\$234	3

1072	MODERATE	No	\$33,964	\$26,726	1720														\$149	3											
1073	MODERATE	No	\$47,347	\$37,262	6086	\$335	5												\$152	2									\$341	4	
1074	LOW	No	\$33,889	\$26,667	3625	\$70	1																								
1075	LOW	No	\$30,718	\$24,174	3624																										
1076	MODERATE	No	\$38,058	\$29,948	2182			\$90	1												\$49	1							\$129	1	
1077	MODERATE	No	\$42,017	\$33,065	4365	\$124	2												\$61	1	\$56	1						\$6	2	\$61	2
1081	MODERATE	No	\$41,813	\$32,905	3800	\$327	6										\$96	2	\$307	4									\$143	2	
1082	MIDDLE	No	\$57,763	\$45,458	2996	\$678	8			\$64	1								\$61	2									\$298	4	
1083	MODERATE	No	\$39,246	\$30,888	2651	\$122	2														\$30	1							\$144	2	
1084	LOW	No	\$31,594	\$24,861	1053												\$59	1	\$14	1					\$197	1			\$63	1	
1085	MODERATE	No	\$36,035	\$28,359	1677																										
1096	MODERATE	No	\$38,167	\$30,037	4139	\$127	2	\$2	1										\$107	1	\$71	1							\$73	1	
1097	LOW	No	\$21,708	\$17,083	4016																										
1101	MODERATE	No	\$39,660	\$31,211	3737	\$50	1												\$192	5									\$95	1	
1102	LOW	No	\$31,791	\$25,018	3406	\$106	2										\$45	1	\$134	1									\$93	1	
1103	LOW	No	\$31,594	\$24,861	3130														\$68	2	\$41	1									
1104	LOW	No	\$33,414	\$26,296	3136	\$133	2												\$64	1							\$4	1			
1105	LOW	No	\$24,356	\$19,167	2091																										
1111	LOW	No	\$28,117	\$22,125	1957	\$87	1								\$200	1	\$194	1											\$209	2	
1112	LOW	No	\$29,197	\$22,978	1918			\$25	1										\$65	2	\$58	1									
1113	LOW	No	\$33,210	\$26,136	2242	\$298	2																								
1114	LOW	No	\$23,521	\$18,508	2021																										
1115	LOW	No	\$26,128	\$20,560	1424																										
1121	MIDDLE	No	\$75,905	\$59,737	4360	\$5,122	21	\$640	3								\$491	2	\$4,554	24	\$810	2			\$278	1			\$11,213	27	
1122	MODERATE	No	\$38,153	\$30,023	2203			\$4	1						\$95	1			\$641	3										\$78	1
1123	LOW	No	\$24,987	\$19,662	2741	\$201	2	\$5	1																	\$7	1	\$277	2		
1124	UPPER	No	\$97,538	\$76,759	3695	\$4,272	13	\$262	1	\$417	1						\$496	3	\$8,455	30	\$278	1							\$4,913	19	
1131	MIDDLE	No	\$57,946	\$45,604	3428	\$1,739	13	\$5	1	\$62	1				\$63	1	\$1,116	6	\$3,761	24	\$194	2			\$160	1			\$2,196	15	
1134	MODERATE	No	\$50,979	\$40,117	1008	\$282	2	\$75	1										\$152	1									\$869	7	
1135	MIDDLE	No	\$54,361	\$42,781	2558	\$778	6	\$120	2	\$225	2						\$98	1	\$1,016	6	\$229	2			\$450	2			\$2,663	22	
1141	MIDDLE	No	\$69,760	\$54,899	9154	\$5,205	32	\$130	2	\$756	6						\$1,049	5	\$7,483	49	\$1,361	9			\$58	1	\$12	2	\$7,457	45	
1142	MIDDLE	No	\$56,730	\$44,646	5052	\$1,961	15	\$162	1	\$128	1				\$102	1	\$252	2	\$4,882	34	\$739	6							\$2,720	20	
1143	MIDDLE	No	\$69,835	\$54,960	6154	\$3,563	27	\$241	6								\$543	4	\$4,595	34	\$469	4			\$333	4			\$4,705	34	
1151	MODERATE	No	\$45,574	\$35,865	4388	\$802	10	\$81	1	\$82	1						\$186	2	\$1,010	11	\$50	1			\$110	2	\$76	1	\$2,259	21	
1152	MODERATE	No	\$35,539	\$27,969	3561	\$82	1	\$87	1						\$42	1	\$72	1	\$503	6							\$13	1	\$635	7	
1153	MODERATE	No	\$40,679	\$32,014	5773	\$1,149	14	\$5	1	\$87	1				\$210	4	\$114	1	\$1,283	17	\$73	1			\$106	1	\$9	2	\$1,203	12	
1154	MODERATE	No	\$44,441	\$34,972	3127	\$1,184	14	\$23	1	\$69	1			\$76	1	\$19	1	\$124	1	\$665	10	\$98	1					\$3	1	\$383	6
1155	LOW	No	\$32,898	\$25,888	5969	\$861	9	\$108	1	\$73	1						\$363	4	\$128	1	\$1,698	17	\$96	2					\$1,143	11	
1156	MODERATE	No	\$35,193	\$27,694	5587	\$450	5							\$32	1	\$175	3	\$139	1	\$270	3	\$67	1			\$56	1			\$395	6
1157	MODERATE	No	\$36,374	\$28,627	3851	\$633	6										\$38	1	\$410	4							\$50	1	\$529	5	
1161	MODERATE	No	\$44,963	\$35,385	3456	\$500	6	\$112	2	\$127	1						\$39	2	\$95	1	\$1,993	19					\$5	1	\$1,004	10	

1162	MODERATE	No	\$39,131	\$30,792	5165	\$2,941	18	\$178	2	\$69	1							\$309	2	\$3,756	27	\$229	2							\$3,323	23		
1163	MODERATE	No	\$42,064	\$33,103	6295	\$1,438	12	\$213	5							\$82	1	\$400	2	\$4,193	21	\$250	1				\$390	3			\$2,394	13	
1164	LOW	No	\$33,699	\$26,518	5255	\$445	5											\$165	1	\$974	13					\$37	1	\$7	1	\$615	8		
1165	MODERATE	No	\$37,433	\$29,460	4687	\$1,874	10	\$33	2	\$271	2							\$372	2	\$936	8	\$203	2				\$258	2			\$1,368	11	
1171	MIDDLE	No	\$64,729	\$50,938	1777	\$641	5													\$921	5						\$321	3			\$615	3	
1172	MODERATE	No	\$36,415	\$28,655	6795	\$2,695	14	\$1,347	6	\$753	5							\$677	4	\$2,624	15	\$701	5							\$3,769	23		
1173	MODERATE	No	\$39,545	\$31,122	3177	\$1,742	8	\$342	3							\$323	1			\$1,705	9	\$375	2				\$346	2			\$1,406	7	
1174	MODERATE	No	\$52,011	\$40,929	5061	\$2,361	13	\$117	1	\$348	1							\$307	2	\$4,283	24	\$747	3							\$3,207	18		
1181	LOW	No	\$28,016	\$22,045	2010	\$693	4													\$638	2								\$2	1	\$471	2	
1184	MODERATE	No	\$44,719	\$35,192	1507																												
1185	MODERATE	No	\$37,963	\$29,875	1006			\$6	1												\$185	2							\$57	1	\$104	1	
1186	MODERATE	No	\$39,239	\$30,880	2960	\$1,671	10	\$9	1							\$160	1	\$148	1	\$1,806	12										\$1,263	9	
1191	MIDDLE	No	\$76,707	\$60,368	6479	\$3,806	20	\$220	1	\$250	1							\$560	4	\$6,666	27	\$780	3	\$305	2	\$436	3	\$4	1	\$2,880	16		
1192	MIDDLE	No	\$58,767	\$46,250	1621	\$2,803	11	\$150	1									\$230	1	\$2,623	12	\$278	2						\$125	1	\$2,190	10	
1193	LOW	No	\$22,855	\$17,986	3620															\$430	2	\$216	1										
1201	LOW	No	\$24,682	\$19,423	865																												
1202	MODERATE	No	\$36,666	\$28,854	1419																												
1203	LOW	No	\$28,946	\$22,778	1680																											\$217	1
1211	LOW	No	\$26,861	\$21,140	1392																												
1212	LOW	No	\$11,611	\$9,136	2406																												
1213	LOW	No	\$20,927	\$16,467	1050																												
1214	UNKNOWN	No	\$0	\$0	122	\$132	1			\$9,655	1							\$133	1	\$250	2	\$74	1			\$100	1			\$250	3		
1221	MODERATE	No	\$43,096	\$33,917	1625	\$1,404	7											\$436	2	\$2,763	16	\$64	1				\$859	3			\$763	4	
1222	UNKNOWN	No	\$0	\$0	7																												
1224	LOW	No	\$17,287	\$13,603	2416	\$459	3									\$229	1			\$1,381	5										\$504	3	
1231	MODERATE	No	\$37,236	\$29,306	3898	\$1,552	11	\$199	2							\$403	3		\$510	3	\$1,926	10	\$111	1			\$94	1			\$1,428	8	
1232	MODERATE	No	\$37,202	\$29,279	2048	\$2,152	10	\$64	2									\$366	2	\$1,204	7	\$318	2				\$417	1			\$2,065	10	
1233	MODERATE	No	\$41,480	\$32,644	3057	\$1,475	9	\$240	2	\$459	3									\$1,259	7	\$144	1				\$167	1	\$183	2	\$1,833	9	
1234	MODERATE	No	\$53,478	\$42,083	2950	\$1,417	10	\$131	1	\$58	1							\$429	3	\$727	4	\$162	1				\$180	1			\$1,627	9	
1235	UNKNOWN	No	\$0	\$0	0																												
1241	LOW	No	\$30,182	\$23,750	5264	\$430	6	\$28	1											\$807	10										\$489	3	
1242	LOW	No	\$26,950	\$21,207	4134	\$798	7													\$1,252	12	\$227	2								\$576	5	
1243	MODERATE	No	\$37,739	\$29,697	3627	\$2,177	14	\$98	1									\$148	1	\$2,324	18			\$615	3						\$1,724	12	
1246	LOW	No	\$26,094	\$20,536	1913	\$41	1									\$14	1		\$109	1	\$450	4	\$291	1							\$376	1	
1255	LOW	No	\$30,799	\$24,238	2125	\$1,818	9	\$284	2											\$412	3	\$349	2								\$1,130	4	
1256	MODERATE	No	\$47,652	\$37,500	1260	\$990	4											\$3,420	18	\$205	1						\$419	2			\$8,915	2	
1257	LOW	No	\$15,732	\$12,381	2947	\$329	3																										
1266	LOW	No	\$21,470	\$16,896	2944	\$526	3													\$304	2										\$234	2	
1267	LOW	No	\$23,677	\$18,634	1997																												

# APPENDIX D : ORDINANCES & METHODOLOGY & TERMS

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## ORDINANCE 57332

SECTION EIGHT EACH YEAR, FOLLOWING THE RECEIPT OF THE APPLICATIONS, THE TREASURER SHALL FORWARD THE INFORMATION FROM THE APPLYING BANKS CONCERNING THEIR MORTGAGE LENDING PRACTICES AND POLICIES TO THE PLANNING & URBAN DESIGN AGENCY WHICH SHALL PREPARE A REPORT ON THE PERFORMANCE OF THE VARIOUS APPLYING INSTITUTIONS IN RESPECT TO THEIR LENDING ACTIVITY IN THE CITY OF ST LOUIS THIS REPORT SHALL CONSIDER THE MATERIALS SUBMITTED BY THE APPLYING BANKS AS WELL AS OTHER MATERIAL RELEVANT TO LENDING ACTIVITY IN THE CITY OF ST LOUIS WHICH THE COMMUNITY DEVELOPMENT AGENCY IS ABLE TO OBTAIN THE COMMUNITY DEVELOPMENT AGENCY SHALL PRESENT ITS REPORT, WITH THE MATERIALS FROM THE APPLYING BANKS ATTACHED, TO THE TREASURER SO THAT THE TREASURER MAY FORWARD THIS REPORT TO THE FUNDS COMMITTEE OF THE CITY OF ST LOUIS FOR ITS USE IN THE DESIGNATION OF DEPOSITORIES

## ORDINANCE 57500

SECTION NINE ALL APPLICATIONS AND OTHER MATERIAL RECEIVED FROM THE BANKS AND THE REPORT PREPARED BY THE PLANNING & URBAN DESIGN AGENCY SHALL BE DELIVERED TO THE TREASURER NOT LATER THAN JUNE 30 AND SHALL BE REPORTED BY THE TREASURER TO THE FUNDS COMMITTEE OF THE CITY, MADE UP OF THE MAYOR, THE COMPTROLLER, AND THE TREASURER.

## METHODOLOGY AND TERMS

THE FIGURES FOR 1985 THROUGH 2001 WERE OBTAINED FROM REPORTS FROM PREVIOUS YEARS. FIGURES FROM 2000 THROUGH 2009 WERE BASED UPON THE ELECTRONIC DATA THE DEPOSITOR APPLICANT BANKS SUBMITTED TO THE CITY OF ST. LOUIS.

THE GENERAL CATEGORIES OF THE TABLE TITLED “LONG-TERM ANALYSIS OF RESIDENTIAL LENDING PATTERNS, 1989-2009” ARE AS FOLLOWS:

AMOUNT OF CITY LOANS: THE TOTAL DOLLAR AMOUNT OF CITY RESIDENTIAL LOANS ORIGINATED BY AN APPLICANT BANK. THIS NUMBER INCLUDED HOME PURCHASE LOANS, THE REFINANCING OF HOME PURCHASE LOANS & HOME IMPROVEMENT LOANS.

AMOUNT OF MSA LOANS: THE TOTAL DOLLAR AMOUNT OF RESIDENTIAL LOANS IN THE ST. LOUIS MSA THAT ORIGINATED BY AN APPLICANT BANK.

ASSETS: A MEASURE OF A BANK’S WORTH AND SIZE BASED UPON THE TOTAL HOLDINGS OF THE BANK.

ASSET TO LOAN RATIO: A BANK’S TOTAL DOLLAR AMOUNT OF CITY LOANS DIVIDED BY ITS TOTAL ASSETS. THIS IS USED TO NORMALIZE THE VALUE OF A BANK’S LOAN ACTIVITY.

CITY AS A % OF MSA NUMBER & AMOUNT: NUMBER OF RESIDENTIAL CITY LOANS (NUMBER & AMOUNT) DIVIDED BY THE TOTAL MSA LOANS

NUMBER OF CITY LOANS: THE TOTAL NUMBER OF CONVENTIONAL RESIDENTIAL LOANS ORIGINATED BY AN APPLICANT BANK IN THE CITY. THIS NUMBER INCLUDED HOME PURCHASE LOANS, THE REFINANCING OF HOME PURCHASE LOANS & HOME IMPROVEMENT LOANS.

NUMBER OF APPLICATIONS: THE TOTAL NUMBER OF CONVENTIONAL RESIDENTIAL LOAN APPLICATIONS BY AN APPLICANT BANK IN THE CITY. THIS NUMBER INCLUDED HOME PURCHASE LOANS, THE REFINANCING OF HOME PURCHASE LOANS & HOME IMPROVEMENT LOANS.

NUMBER OF DENIALS: THE TOTAL NUMBER OF CONVENTIONAL RESIDENTIAL LOAN DENIALS BY AN APPLICANT BANK IN THE CITY. THIS NUMBER INCLUDED HOME PURCHASE LOANS, THE REFINANCING OF HOME PURCHASE LOANS & HOME IMPROVEMENT LOANS.